

# MOHAMMAD ZAINUDDIN

14 Nash Place, Stirling,  
ACT 2611, Australia

Email: Mohammad.Zainuddin@anu.edu.au  
Phone: +61493300374

## EDUCATION

---

### Academic Qualification

|                                                                                                                                |                                                 |
|--------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| <b>PhD in Entrepreneurship, Innovation &amp; Strategy</b><br>Research School of Management, The Australian National University | February 2025 (expected)<br>Canberra, Australia |
| <b>MSc in Microfinance</b><br>Putra Business School, Universiti Putra Malaysia                                                 | February 2020<br>Selangor, Malaysia             |
| <b>MBA in International Business</b><br>Department of International Business, University of Dhaka                              | May 2010<br>Dhaka, Bangladesh                   |
| <b>BBA in Management Studies</b><br>Department of Management Studies, University of Dhaka                                      | October 2008<br>Dhaka, Bangladesh               |

### Professional Qualification

|                                                                               |                                       |
|-------------------------------------------------------------------------------|---------------------------------------|
| <b>Associate Fellow of the Higher Education Academy (AFHEA)</b><br>Advance HE | December 2023<br>York, United Kingdom |
| <b>Certified Professional Trainer</b><br>Swinburne University of Technology   | May 2019<br>Sarawak, Malaysia         |
| <b>Accredited Lecturer in Intercultural Management</b><br>Hofstede Insights   | March 2019<br>Helsinki, Finland       |

## EXPERIENCE

---

### Academic Experience

|                                                                                                                                                                                                   |                                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|
| <b>The Australian National University</b><br>Casual Sessional Academic<br>Research Assistant (Project: Australian social cohesion)<br>Co-Investigator (Project: Marginalized product perceptions) | Canberra, Australia<br>2021-2023<br>2022-2024<br>2024- present |
| <b>Putra Business School</b><br>Research Analyst (Project: Case study effectiveness in curriculum)                                                                                                | Selangor, Malaysia<br>2019-2020                                |

### Corporate Experience

|                                                                                                            |                                                          |
|------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| <b>World Vision Australia</b><br>Co-Investigator (Project: Catalyzing growth in SMEs in Myanmar and Ghana) | Yangon, Myanmar<br>2021-2023                             |
| <b>Southeast Bank Limited</b><br>Executive Officer<br>Senior Officer<br>Probationary Officer               | Dhaka, Bangladesh<br>2014-2015<br>2012-2014<br>2010-2012 |

## PUBLICATION

---

### Book Chapter

Zainuddin, M., & Islam, E. (2024). Indigenous knowledge and climate resilience. In J. Marques (Ed.), *Encyclopedia of Diversity, Equity, Inclusion and Spirituality*. Cham: Springer Nature.

Zainuddin, M., Qureshi, I., & Bhatt, B. (2024). Struggle for visibility: Mobilizing dormant logic on social media platforms. In S. K. Sharma, Y. K. Dwivedi, B. Metri, B. Lal, & A. Elbanna (Eds.), *Transfer, Diffusion and Adoption of Next-Generation Digital Technologies* (pp. 219-224). IFIP Advances in Information and Communication Technology, vol 697. Cham: Springer Nature.

Zainuddin, M., Yasin, I. M., Mahi, M., & Akter, S. (2020). Depth of outreach and financial sustainability of microfinance institutions: An empirical revisit. In B. R. Hernández-Sánchez, J. C. Sánchez-García, & A. C. Moreira (Eds.), *Building an Entrepreneurial and Sustainable Society* (pp. 204-218). Pennsylvania: IGI Global.

### Journal

Zainuddin, M., Mahi, M., Hassan, M. K., & Khan, S. A. (2024). Platform economy deconstructed: Intellectual bases and emerging ethical issues. *Research in International Business and Finance*, 71, 102497.

Zainuddin, M., Mahi, M., Yasin, I. M., & Akter, S. (2023). The trade-off between outreach and sustainability of microfinance institutions: Does loan delinquency play a mediating role? *International Journal of Business Excellence*, 30 (3), 295-317.

Mahi, M., Khan, S. A., Zainuddin, M., & Arif, I. (2022). Economy-energy markets nexus during COVID-19: A dynamic time-frequency analysis. *Energy & Environment*, 33 (5), 996-1012.

Afrin, T., & Zainuddin, M. (2021). Spike in child marriage in Bangladesh during COVID-19: Determinants and interventions. *Child Abuse & Neglect*, 112, 104918.

Zainuddin, M., Mahi, M., Akter, S., & Yasin, I. M. (2020). The role of national culture in the relationship between microfinance outreach and sustainability: A correlated random effects approach. *Cross Cultural & Strategic Management*, 27 (3), 447-472.

Zainuddin, M., & Yasin, I. M. (2020). Are women better borrowers in microfinance? A global analysis. *The Empirical Economics Letters*, 19 (7), 651-660.

Zainuddin, M., & Yasin, I. M. (2020). Resurgence of an ancient idea? A study on the history of microfinance. *FIIB Business Review*, 9 (2), 78-84.

Zainuddin, M., & Yasin, I. M. (2019). The trade-off debate in microfinance: A review of the theoretical and empirical literature. *Enterprise Development & Microfinance*, 30 (1), 36-54.

### Proceedings

Zainuddin, M., Qureshi, I., & Bhatt, B. (2023). Indigenous voice in social media space: Activating dormant logic through digital entrepreneurship. *ICIS*. Hyderabad, **India**.

Zainuddin, M., Qureshi, I., & Bhatt, B. (2023). Logic mobilization in digital space: A hermeneutic account of intersectional praxis. *ANZAM*. Victoria University of Wellington, **New Zealand**.

Zainuddin, M., Qiu, S., Bhatt, B., & Qureshi, I. (2023). Navigating ethical complexities in blockchain-enabled food supply chains: Evidence from Vietnam. *AOM*. Boston, Massachusetts, **USA**.

Zainuddin, M., Gordon, J., Bhatt, B., & Qureshi, I. (2023). Small business financing reimaged: Is credit with capacity the key to supporting the most missing middle? *EGOS*. University of Cagliari, **Italy**.

- Zainuddin, M., Qiu, S., Bhatt, B., & Qureshi, I. (2023). Ethical challenges in blockchain-powered food supply chains: A case study. *EURAM*. The University of Dublin, **Ireland**.
- Khan, S. A., Zainuddin, M., & Mahi, M. (2023). From corporate hypocrisy to consumer protest: The role of moral outrage and mobilization networks. *RISM*. University of Hawai'i at Mānoa, **USA**.
- Zainuddin, M., Mahi, M., & Khan, S. A. (2023). Institutional environment for business resiliency: The role of social capital. *IAC*. International University of Malaya-Wales, **Malaysia**.
- Zainuddin, M., Gordon, J., Bhatt, B., & Qureshi, I. (2023). Closing the gap for entrepreneurs in the most missing middle: A field experiment. *ACERE*. The University of Queensland, **Australia**.
- Zainuddin, M., Potier, V., & Gordon, J. (2022). Credit and capacity for the most missing middle: Insights from small and growing businesses in Myanmar and Ghana. *ANZAM*. Griffith University, **Australia**.
- Zainuddin, M., Khan, S. A., & Mahi, M. (2022). Why do businesses fail? An institutional anatomy of business failure. *AIB*. Dalhousie University, **Canada**.
- Zainuddin, M., Bhatt, B., & Qureshi, I. (2022). Orchestrated intervention to address multifaceted farmer poverty: Cases of digital social innovation. *AOM*. Seattle, Washington, **USA**.
- Zainuddin, M., Mahi, M., & Khan, S. A. (2022). Knowledge clusters and ethical dimensions in platform economy: A scientometric mapping of twenty-five years. *NEDM* (p. 10). Newcastle University, **UK**.
- Mahi, M., Khan, S. A., Zainuddin, M., & Arif, I. (2020). Economic activity and energy markets in the time of crisis: Fresh evidence during COVID-19 pandemic using dynamic time-frequency analysis. *ICFE-BD* (pp. 3-8). University of East Sarajevo, **Bosnia and Herzegovina**.
- Khan, S. A., Zainuddin, M., Mahi, M., & Arif, I. (2020). Behavioral intention to use online learning during COVID-19: A Technology Acceptance Model analysis. *IMTTAHE* (pp. 3-12). European University, **Georgia**.
- Zainuddin, M., & Yasin, I. M. (2019). How culture influences social and financial performance of microbanks: Evidence from an empirical study. *CESD* (pp. 5-9). National Kaohsiung University of Science and Technology, **Taiwan**.
- Zainuddin, M., & Yasin, I. M. (2019). Loan delinquency in microfinance: Does it have any relationship with poverty level of borrowers? *BAFE* (pp. 343-348). Universiti Tunku Abdul Rahman, **Malaysia**.
- Zainuddin, M., Yasin, I. M., Arif, I., & Hamid, A. B. A. (2019). National culture and microfinance: Do the cultural dimensions impact microfinance performance? *ICEBM* (pp. 1-4). Cairo, **Egypt**.
- Zainuddin, M., Yasin, I. M., Arif, I., & Hamid, A. B. A. (2018). Alternative cross-cultural theories: Why still Hofstede? *ICEMSS* (pp. 4-6). Jakarta, **Indonesia**.
- Zainuddin, M., & Yasin, I. M. (2018). The role of incentive mix to prevent mission drift in microfinance: A sequential explanatory study. *ICIRSTM* (p. 28). National University of Singapore, **Singapore**.
- Zainuddin, M., & Yasin, I. M. (2018). Employee motivation in social enterprises: Tackling the dual mission dilemma. *ICBE* (pp. 187-190). Seoul National University, **South Korea**.

#### **Working Paper**

- Zainuddin, M., Arif, I., & Islam, E. (Submitted). From quota reform to regime collapse: Understanding the anti-discrimination movement in Bangladesh.
- Zainuddin, M., Bhatt, B., Qureshi, I., Sutter, C., & Lounsbury, M. (Under review). Building inclusive markets: A review and synthesis of the interplay between intermediaries and institutions.

Zainuddin, M., & Qureshi, I. (Under review). Can we cease to be distant researchers? A hermeneutic critique of Grounded Theory and Gioia Methodology.

Zainuddin, M., Gordon, J., Qureshi, I., & Bhatt, B. (Under review). Integrating capacity development with small business loans: Evidence from a field experiment.

Mahi, M., & Zainuddin, M. (Submitted). Financial inclusion.

Zainuddin, M., Khan, S. A., Mahi, M., & Islam, E. (2022). Global upsurge in violence against women during COVID-19: A rapid review of evidence. *Center for Open Science*.

Khan, S. A., Mahi, M., Zainuddin, M., & Islam, E. (2020). At what costs? A proposal for estimating migration costs in the Bangladesh-Malaysia corridor. *Cambridge Open Engage*.

### **Op-Ed and Column**

Zainuddin, M. (2024, September 4). How to begin change in our universities? (Bangla) *Prothom Alo*.

Khan, S. A., Zainuddin, M., & Mahi, M. (2021, June). Rising xenophobia and anti-Asian racism amid COVID-19: A theoretical lens. *ICS Analysis*, Institute of Chinese Studies, Delhi.

Zainuddin, M. (2020, February 24). Geert Hofstede and cultural dimensions: An intellectual odyssey of a Dutch engineer. *The Business Standard*.

Zainuddin, M. (2018, November). Celebrating triumphs over adversity. *Newsletter, YK Link*, 8 (11), 2.

Zainuddin, M. (2009, January 18). A dream in all our hearts. *Star Campus, The Daily Star*, 2 (102), 11.

## **GRANT**

---

Withstanding void-beneficiaries: How intermediaries navigate resistance to institutional work [Role: Lead Investigator]. Funded by EURAM, **Belgium**.

Perceptions about enterprises selling products produced by marginalized social groups [Role: Co-Investigator]. Funded by ASCEND, **Australia**.

Technical support to evidence building on the SGB/MMM project [Role: Co-Investigator]. Funded by VFI, **Myanmar**.

## **AWARDS AND HONORS**

---

- **SE Doctoral Seminar Scholarship**, IMD Switzerland, February 2024
- **Top Reviewer**, Cogent Economics & Finance, July 2022
- **ANU PhD Scholarship**, The Australian National University, January 2021
- **ANU HDR Fee Remission Merit Scholarship**, The Australian National University, January 2021
- **International Research Excellence Scholarship**, Macquarie University, November 2020
- **Best Paper Award**, Universiti Tunku Abdul Rahman, October 2019
- **Asia Scholarship**, Yayasan Khazanah, September 2017
- **Graduate Assistantship**, Universiti Teknologi Petronas, July 2017
- **India Government Scholarship**, Indian Council for Cultural Relations, September 2015

## MEMBERSHIPS AND ACTIVITIES

---

- **Ad-hoc reviewer**, *Business & Society*, *Cogent Economics & Finance*, *Economics Bulletin*, *FIIIB Business Review*, *Global Health Research and Policy*, *Information Systems Journal*, *Journal of Environmental Management*
- **Guest lecturer**, Australian National University (Australia), Drishtee (India)
- **Program committee member (and reviewer)**, Philosophy and Research Methods track, Australasian Conference on Information Systems (ACIS) 2021, Macquarie Business School, Macquarie University, Sydney, Australia
- **Member**, Academy of Management, Australian & New Zealand Academy of Management, European Academy of Management, European Group for Organizational Studies, World Economics Association

## SKILLS AND INTERESTS

---

### Technical

- Banking software such as BankUltimus and PC Bank
- Statistical software such as SPSS and Stata
- Research software such as Bibexcel, UCINET and VOSviewer

### Language

- Bengali (native)
- English
  - Overall Band Score in IELTS (2020): 8.0
  - Listening: 8.5, Writing: 7.0, Speaking: 7.5, Reading: 9.0

### Personal

- Nationality: Bangladeshi
- Married to Tangina Afrin
- Enjoy reading, traveling and photography
- Have lived in Australia, Bangladesh, India, Malaysia and visited Austria, China, Egypt, Finland, France, Germany, Indonesia, Italy, New Zealand, Singapore, Taiwan, and Vatican City
- Online profiles:
  - Official profile: [ANU Staff Directory](#), [ICEDS](#), [Pure](#)
  - Research profile: [Google Scholar](#), [ORCID](#), [ResearchGate](#), [Scopus](#)
  - Social media profile: [LinkedIn](#)