

Dr. Najmul Hoda

Founder Member, International Social Capital Association | Social capital scholar & institution builder | CMBE

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Profile

Academic in management, business and Islamic finance with nearly two decades of teaching, research and institution-building experience across India and Saudi Arabia. Founder Member of ISCA with an established social-capital research record, including the co-edited book *Social Capital in the Age of Online Networking* (IGI Global, 2023) and peer-reviewed studies on online social capital. Experienced in developing initiatives from an early stage, coordinating multiple workstreams, supporting accreditation and quality processes, facilitating diverse groups, and adapting across institutional and technology-mediated environments.

Social capital

- Founder Member, ISCA
- Book + peer-reviewed research
- Social Capital 2026 presenter

Institution building

- Director, Imam Al-Albani Institute
- Former research & training director
- Sahulat Microfinance Society

International work

- India + 10+ years Saudi Arabia
- Cross-cultural academic work
- Digital collaboration across time zones

Leadership & institutional experience

Director | Imam Al-Albani Institute of Management, Business and Islamic Finance, India

2026 – present

Developing academic programmes, research processes, policies, partnerships and institutional activities from an early stage; organising academic events and mentoring junior researchers.

Assistant Professor | Umm Al-Qura University, Makkah, Saudi Arabia

Oct 2013 – Aug 2024

Contributed to AACSB, EFMD and NAAC accreditation efforts through documentation, quality-assurance inputs and cross-functional coordination. Worked in technology-mediated teaching environments and adapted to fully online delivery; coordinated with faculty, administrators and external stakeholders.

Director – Research and Training | Sahulat Microfinance Society, New Delhi

Jun 2011 – May 2012

Worked across research, training and organisational activities; organised training programmes and external collaborations. Led major recruitment campaigns for management trainees and manager-level positions and managed multiple workstreams from planning through implementation.

Earlier roles: Adjunct Faculty, Institute of Islamic Banking and Finance, Hyderabad (2017–present) • Assistant Professor, NIILM Centre for Management Studies (2007–2011) • Assistant Professor, Graduate School of Business Administration (2007) • Senior Lecturer, Institute of Productivity and Management (2006–2007) • Assistant Manager, The Federal Bank Limited (2003–2006)

ISCA-relevant capabilities

Working-board mindset & organisational priorities	Online meetings & collaborative tools	Group facilitation & mentoring	Adaptability across countries and teaching modes
Cross-functional coordination	Institution building in resource-constrained settings	Integrity, accountability & transparency	Multiple concurrent workstreams

Social capital scholarship – track record

Hoda, N. & Naim, A. (2023). *Social Capital in the Age of Online Networking*. IGI Global. Scopus-indexed.

Hoda, N. et al. (2023). Intensity of SNS use as a predictor of online social capital and the moderating role of SNS platforms. *Sustainability*, 15, 4967. Web of Science & Scopus.

Hoda, N. et al. (2022). Social networking site usage, intensity and online social capital. *International Journal of Emerging Technologies in Learning*. Web of Science & Scopus.

Hoda, N. et al. (2021). Modeling the relationship between LinkedIn usage and social capital formation. *European Journal of Sustainable Development*, 10(1). Web of Science & Scopus.

Hoda, N. (2021). Online social capital and its benefits in students' career development. In *Transforming Higher Education through Digitization*. Taylor & Francis.

Hoda, N. (2026). Translating social capital into financial capital in community-based education: a conceptual analysis. Presented at *Social Capital 2026*, ISCA, Heriot-Watt University Dubai Campus.

Selected research & publications

Islamic finance & microfinance

- **Hoda, N. (2018).** *Faith-based microfinance: an alternative tool of poverty alleviation*. GRIN Publishing.
- **Hoda, N. (2017).** The Al Khair Co-Operative Credit Society (ACCSL). In *Islamic Microfinance: Shariah Compliant and Sustainable?* Practical Action, UK.
- Published research on client satisfaction, loan portfolio management and faith-based microfinance; several outputs indexed in Scopus/EBSCO.

Entrepreneurship & financial behaviour

- **Fallatah, M. I., & Hoda, N. (2026).** Sands of opportunity: the role of financial capabilities in shaping entrepreneurial intentions in Saudi Arabia. *Cogent Business & Management*, 13(1). Scopus/SSCI, Q2.
- **Hoda, N. (2022).** Gender, education, and financial socialization as determinants of financial knowledge. *Journal of Asian Finance, Economics, and Business*, 9(5). Web of Science.

Technology-enhanced learning

- **Ahmad, N., Hoda, N., & AlAhmari, F. (2020).** Developing a cloud-based mobile learning adoption model to promote sustainable education. *Sustainability*, 12(8), 3126. Web of Science & Scopus.
- Research on technology-assisted learning and sustainable education, with additional conference/proceedings outputs.

Full publication list (25+ peer-reviewed items) available via [Google Scholar](#).

Selected international conference presentations

- **2026** Social Capital 2026 – International Social Capital Association, Heriot-Watt University Dubai Campus
- **2023** International Conference on Business and Technology, ICBT Istanbul – SpringerNature proceedings
- **2022** CBF International Conference on Business and Technology – Lecture Notes in Networks and Systems, SpringerNature
- **2018** IEEE International Conference on Engineering Technologies and Applied Sciences, ICETAS, Bangkok
- **2016** International Conclave on Industrial Engineering and Management, Muscat, Oman
- **2012** Third International Conference on Institutional and Technological Environment for Microfinance, Burgundy School of Business, Dijon, France
- **2010** International Seminar on Islamic Finance in India – IRTI, Islamic Development Bank, Jeddah

Editorial, review & academic service

- Editor-in-Chief, *Sahulat: A Journal of Interest-free Microfinance* (2012–2014)
- Ad hoc reviewer – *Technology in Society*; *Information & Management*; *Sustainability*; *PLOS ONE*; *International Journal of Human-Computer Interaction*; *International Entrepreneurship and Management Journal*; and others
- Reviewer, Academy of Management Annual Meeting 2025 (USA)

Research themes

Social capital	Online social networks	Entrepreneurship	Financial behaviour	Financial literacy
Islamic finance & microfinance	Technology-enhanced learning	Community-based development	Higher education quality	

Teaching & academic mentoring

Nearly two decades of learner-centred teaching across undergraduate, MBA and executive education, integrating research, practice and technology-mediated learning. Experience in collaborative learning, student research supervision, executive training and adapting teaching across diverse cultural and institutional contexts.

Finance & banking

Alternative finance • Behavioural finance • Financial institutions and markets • Financial accounting • Principles of finance • Financial services marketing

Islamic finance

Islamic banking and finance • Islamic microfinance

Management & business: Entrepreneurial management & finance • Principles of management • Principles of marketing

• Business ethics • Research methodology

Designed and delivered executive training for microfinance practitioners and corporate professionals; supervised student research projects contributing to peer-reviewed outputs.

Institutional & community contribution

- At Sahulat Microfinance Society, delivered workshops for women microentrepreneurs from Pakistan on two occasions and coordinated an international research workshop with Burgundy School of Business, France.
- At Umm Al-Qura University, worked with faculty, administrators and external reviewers in cross-functional quality and accreditation activities.
- Mentored junior researchers and students with an emphasis on participation, confidence and ownership.
- Earlier banking experience at The Federal Bank Limited involved direct responsibility for financial operations and customer accounts.

Digital collaboration & adaptability

- Regularly schedules and participates in online meetings across time zones using Zoom, Google Meet, WebEx and Microsoft Teams.
- Experienced in technology-mediated and fully online teaching environments and administering online learning platforms.
- Comfortable with collaborative digital workflows and learning new applications as organisational needs evolve.
- Research experience includes PLS-SEM and developing familiarity with AI-assisted research methods.

Education

- **Ph.D. in business management** – Birla Institute of Technology, India (2015)
- **PG diploma in Islamic economics, banking and finance** – Institute of Islamic Banking and Finance, India (2010)
- **MBA in marketing** – University of Pune, India (2001)
- **B.Sc. in chemistry** – Patna University, India (1998)

Professional affiliations & certifications

- Certified Management and Business Educator (CMBE) – Chartered Association of Business Schools, UK
- Founder Member – International Social Capital Association, New Zealand
- Member – The Chartered Association of Business Schools, London
- Member – Strategic Management Forum of India
- External Ph.D. examiner – Visvesvaraya Technological University, India
- Generative AI mastermind – Outskill (2025); Entrepreneurial finance: strategy & innovation – Duke University (2021); Introduction to sustainable finance – UNITAR (2020); Just money: banking as if society mattered – MITx (2017)

Languages & core competencies

Languages: Urdu (native) • English (fluent) • Hindi (professional) • Arabic (limited working proficiency)

Social capital scholarship	Institution building	Research & training	Cross-functional coordination
Accreditation & quality assurance	Academic mentoring	Group facilitation	Policy & process development
Digital collaboration	Cross-cultural working	Peer review	PLS-SEM
AI-assisted research			

Selected research in progress

- Translating social capital into financial capital in community-based education: a conceptual analysis
- Mapping the behavioural pathways of entrepreneurship: an AI-assisted systematic review of financial literacy, attitude, and socialization
- Decoding financial behaviour: a PLS-SEM examination of financial knowledge, socialization, and attitude in Saudi business students
- AI in behavioural finance: data-driven exploration of financial knowledge, attitude, and behaviour

Alignment with the ISCA director role: As a Founder Member of ISCA and an active social capital scholar, I bring first-hand understanding of the association's history and ethos. My experience developing an academic institute from an early stage, coordinating accreditation working groups at Umm Al-Qura (AACSB, EFMD, NAAC), and facilitating stakeholders across India, Saudi Arabia and the GCC reflects the working-board reality of carrying tasks through from conception to completion — often with ambiguity and shifting priorities. I am comfortable using digital collaboration tools (Zoom, Google Meet, WebEx) across time zones, mentoring others toward ownership rather than simply completing tasks myself, and prioritising organisational needs over personal preference, and I can commit the required 3–4 hours per week to board responsibilities.