

CONTACT INFORMATION	Division of International Banking and Finance Studies, A.R. Sanchez School of Business, Texas A&M International University.	Email: nural@nfaisal.com Phone: +1(806)773-0391 Webpage: https://nfaisal.com
EMPLOYMENT	Assistant Professor of Finance, Texas A&M International University	August 2023-Present
EDUCATION	Ph.D. in Finance , Louisiana State University, United States M.B.A. in Finance , University of Dhaka, Bangladesh M.S. in Bank Management , National University, Bangladesh B.A. in Liberal Arts , National University, Bangladesh	May 2023 June 2016 December 2011 December 2008
RESEARCH INTERESTS	<i>Primary:</i> Banking, FinTech, Innovation and Corporate Finance. <i>Secondary:</i> Textual Analysis and Machine Learning in Finance.	
REVISE AND RESUBMIT	Geographic Dispersion and the Cost of Debt Spillover Effect of Non-technological Strategic Alliances on Innovation Presentation: <i>SWFA Annual Conference (2022)</i>, <i>AFA Annual Meeting Ph.D. Poster Sessions (2021)</i>, <i>SFA Annual Conference (2020)</i>, <i>33rd Australasian Finance and Banking Conference (2020)</i>, <i>LSU Finance Seminar Series (2019)</i>	
MANUSCRIPTS UNDER REVIEW	Banking on Politics: How County Partisan Identity Shapes Deposit Allocation (<i>with George R. Clarke and Alicia Garcia</i>) Presentation: <i>SFA Annual Conference (2026)</i>, <i>30th Annual Western Hemispheric Trade Conference (2026)</i> Closing Branches, Keeping Deposits: Bank Consolidation and the Price the Network Sets Earlier versions: <i>Do Banks Price Discriminate Based on Depositors' Location?</i> and <i>The Effect of Local Market Competition on Deposit Product Pricing</i> (Ph.D. dissertation) Presentation: <i>SFA Annual Conference (2023)</i>, <i>FDIC Bank Research Conference (2023)</i>, <i>FMA Annual Conference (2023)</i>, <i>EFA Annual Conference (2023)</i>, <i>SWFA Annual Conference (2023)</i>, <i>World Finance & Banking Symposium (2022)</i>, <i>LSU Finance Seminar Series (2022)</i>, <i>LSU Economics Brown Bag Tea Seminars (2022)</i> Faith and Finance: The Impact of Religiosity on Bank Deposits (<i>with Lukai Yang and Xiaochuan Song</i>) Presentation: <i>Decision Sciences Institute Annual Conference (2026)</i> Note: This research is funded by the <i>Presidential Research Development Grant</i>, TAMIU. Litigation Penalties and Bank Lending: Evidence from U.S. Bank Holding Companies (<i>with Ayman Samak and Lukai Yang</i>) Cheap Talk After the Fine? Regulatory Penalties and the Language of Corporate Integrity Committed or Caught? Geographic Dispersion and Corporate Misconduct Earlier title: <i>Breadth or Behavior? Multistate Operations and the Regulatory Enforcement Record</i> Stretched Thin: Multi-State Banking, Monitoring, and Misconduct Note: Listed in the top 3%, experimental AI Referee Paper Leaderboard, Georgetown University's AI, Analytics, and the Future of Work Initiative (October 16, 2026).	

How Perceived Job Codification Buffers Age-Related Gaps in Employees' Technology Proficiency: A Study of AI (with Lukai Yang & Xiaochuan Song)

Note: This research is funded by the *Presidential Research Development Grant*, TAMIU.

WORKING PAPERS

The Deposit Franchise and the Limits of Local Pricing

Marketing Alliances and Innovation: Pathways to Competitive Advantage (with Xiaoxu Wu)

Presentation: 29th Annual Western Hemispheric Trade Conference (2025)

OTHER PUBLICATIONS

Faisal, N.A., Nahar, J., Sultana, N. and Minto, A.A. (2024). [Fraud Detection in Banking: Leveraging AI to Identify and Prevent Fraudulent Activities in Real-Time](#), *Journal of Machine Learning, Data Engineering and Data Science*, 1(01), pp. 181–197.

Faisal, N.A., Nahar, J., Waliullah, M. and Borna, R.S. (2024). [The Role of Digital Banking Features in Bank Selection: An Analysis of Customer Preferences for Online and Mobile Banking](#), *Frontiers in Applied Engineering and Technology*, 1(01), pp. 41–58.

Siddique, M.M., Ullah, M.S. and Faisal, N.A. (2018). [A Study of the Perception and Behavior of the Depositors in the Banking Sector of Bangladesh](#), *Research Monograph, BIBM*, Dhaka, 2018.

TEACHING EXPERIENCE

#Instructor: Texas A&M International University

Seminar in Financial Markets and Institutions (Graduate) Spring 2027 (scheduled)

Seminar in Investments (Graduate) Fall 2025

Financial Management (Graduate) Fall 2023, Spring & Fall 2024, Spring 2025, Spring & Fall 2026, Spring 2027 (scheduled)

Financial Institutions Mgt and Reg (Undergrad.) Spring 2026

Bank Lending (Undergrad.) Fall 2023, Fall 2024, Fall 2025, Fall 2026

Fintech Fundamentals (Undergrad.) Spring 2024, Spring 2025

#Instructor: Louisiana State University

Business Finance (Undergrad.) Summer 2021, Fall 2021, Spring 2022, Summer 2023

Principles of Finance (Undergrad.) Fall 2022, Spring 2023

#Lecturer: Bangladesh Institute of Bank Management

2013-2017

Professional training programs in Risk Management, Financial Management (Graduate), Business Mathematics (Graduate)

CONFERENCE PRESENTATIONS

2026

-SFA Annual Conference, “Banking on Politics: How County Partisan Change Shapes Deposit Allocation” (with Alicia Garcia).

-Decision Sciences Institute Annual Conference, “Faith and Deposits: Religiosity and the Geography of U.S. Bank Funding” (with Lukai Yang and Xiaochuan Song).

-30th Annual Western Hemispheric Trade Conference, “Depositing Trust: How Politics Shapes Financial Choices” (with Alicia Garcia).

2025

-29th Annual Western Hemispheric Trade Conference, “Marketing Alliances and Innovation: Pathways to Competitive Advantage” (with Xiaoxu Wu, Udit Sharma & Jintao Zhang).

-29th Annual Western Hemispheric Trade Conference, “The Cost of Being Everywhere: Firm Geographic Dispersion and Borrowing Costs” (with Kyle Kelly).

2023

-SFA Annual Conference, “Do Banks Price Discriminate Based on Depositors' Location?”

- FDIC Bank Research Conference, “Do Banks Price Discriminate Based on Depositors’ Location?”
- FMA Annual Conference, “Do Banks Price Discriminate Based on Depositors’ Location?”
- EFA Annual Conference, “Do Banks Price Discriminate Based on Depositors’ Location?”
- SWFA Annual Conference, “Do Banks Price Discriminate Based on Depositors’ Location?”

2022

- AFA Annual Meeting Ph.D. Poster Sessions, “Price Dispersion, Competition and Deposit Channel of Monetary Policy” (with Rajesh P. Narayanan).
- World Finance & Banking Symposium, “Do Banks Price Discriminate Based on Depositors’ Location?”
- SWFA Annual Conference, “Spillover Effect of Non-technological Strategic Alliances on Innovation” (with Miaomiao Yu).
- LSU Finance Seminar Series, “Do Banks Price Discriminate Based on Depositors’ Location?”
- LSU Economics Brown Bag Tea Seminars, “Do Banks Price Discriminate Based on Depositors’ Location?”

2021

- AFA Annual Meeting Ph.D. Poster Sessions, “Spillover Effect of Non-technological Strategic Alliances on Innovation” (with Miaomiao Yu).
- World Finance & Banking Symposium, “Price Dispersion, Competition and Deposit Channel of Monetary Policy” (with Rajesh P. Narayanan).
- SWFA Annual Conference, “Price Dispersion, Competition and Deposit Channel of Monetary Policy” (with Rajesh P. Narayanan).
- British Accounting and Finance Association Doctoral Consortium, “Price Dispersion, Competition and Deposit Channel of Monetary Policy” (with Rajesh P. Narayanan).

2020

- SFA Annual Conference, “Spillover Effect of Non-technological Strategic Alliances on Innovation” (with Miaomiao Yu).
- 33rd Australasian Finance and Banking Conference, “Spillover Effect of Non-technological Strategic Alliances on Innovation” (with Miaomiao Yu).
- LSU Finance Seminar Series, “Price Dispersion, Competition and Deposit Channel of Monetary Policy” (with Rajesh P. Narayanan).

2019

- LSU Finance Seminar Series, “Spillover Effect of Non-technological Strategic Alliances on Innovation” (with Miaomiao Yu).

PROFESSIONAL SERVICES

Ad-Hoc Referee: Journal of Financial Research, The International Trade Journal

Program Committee: 2026 Financial Management Association Annual Conference; 2026 Southwestern Finance Association Annual Conference; 2025 Annual Western Hemispheric Trade Conference; 2023 and 2022 FMA Applied Finance Conference; 2022 Southern Finance Association Annual Conference; 2021 Financial Management Association Annual Conference; 2021 Southwestern Finance Association Annual Conference; 2021 Eastern Finance Association Annual Conference; 2020 Southern Finance Association Annual Conference

Session Organizer: 2021 Financial Management Association Annual Conference.

Session Chair: 2021 World Finance & Banking Symposium, Hungary.

Discussant: EFA 59th Annual Meeting, 2023 SFA Annual Meeting, 2023 SWFA Annual Conference; 2021 FMA Annual Conference; 2021 World Finance & Banking Symposium, Hungary; 2021 SWFA Annual Conference; 2020 FMA Annual Conference (x2); 2020 SFA Annual Conference; 2020 33rd Australasian Finance and Banking Conference, Australia.

Invited Participant: 2022 LSU Economics Brown Bag Tea Seminars.

Affiliations: American Finance Association, Financial Management Association, American Economic Association, Southern Finance Association.

AWARDS AND FELLOWSHIP

Presidential Research Grant, TAMIU (\$50,000)	2025
Mack H. Hornbeak Scholarship (Graduate Research Excellence Award)	2022
Southwestern Finance Association Doctoral Stipend	2022
American Finance Association Ph.D. Students Travel Award	2022

Graduate School Travel Award at Louisiana State University	2021, 2022
Department of Finance Travel Scholarship at Louisiana State University	2019, 2020
Research Assistant Fellowship at Louisiana State University	2018-2023
John Q and Nancy H. Barnidge Fellowship at Louisiana State University	2018
Outstanding Graduate Student Award at Louisiana State University	2018
Prime Bank Merit Scholarship	2012
Sonali Bank Gold Medal in M.S. in Bank Management	2011

TECHNICAL SKILLS	Programming: Python, R, SAS, Stata, Latex, C and Java Machine Learning (Projects available at github) Big Data (Text Mining, Web Scraping) GIS analysis [GeoPandas (Python) rgdal and rgeos libraries (R)]
CERTIFICATIONS	Applied Data Science with Python, University of Michigan [2021] Graduate Certificate in Econometrics, Louisiana State University [2020] Certified Expert in Risk Mgt., Frankfurt School of Finance & Management, Germany [2017]
OTHER EXPERIENCE	<i>Researcher</i> , 2013-2018, Bangladesh Institute of Bank Management <i>Consultant</i> , 2014, Lanka Bangla Finance, Bangladesh <i>Risk Analyst</i> , 2012-2013, United Commercial Bank Limited, Bangladesh <i>Researcher</i> , 2012, Grameen Bank (Nobel Prize Awarded Organization), Bangladesh
REFERENCES	George R. Clarke PNC Bank Distinguished Chair and Professor Texas A&M International University george.clarke@tamiu.edu (225)907-3197 Mehdi Khorram Assistant Professor of Finance Ivy College of Business Iowa State University khorrham@iastate.edu (225)685-7644 Miaomiao Yu Assistant Professor Department of Finance University of North Carolina at Charlotte miaomiao.yu@charlotte.edu (954)625-0631 Daniel Keniston Associate Professor Department of Economics Louisiana State University dkeniston@lsu.edu (617)504-2502