

*The heights by great men reached and kept, were not attained by sudden flight, but they, while their companions slept, were toiling upward in the night. - (Henry Wadsworth)*

This handbook of research is dedicated to the memory of (the late) **Dr. Hasan Sohaib Murad** (1959-2018), a visionary academic activist of extraordinary stature. His sad demise during a tragic accident in 2018 had brought an end of an era. The academic community of Pakistan lost an intellectual of high caliber. In fact, he was an institution in himself and the history of business education in Pakistan is incomplete without him.

He was a creative soul with a flair of writing and reading. His scholarly contribution in the field of management and religion made him a person of great depth and integrity. He is remembered as an educationist in a league of his own. Having devoted all his life for the sake of his vision and mission, his personal and professional integrity reflects in the institution he established in Pakistan, the University of Management and Technology (UMT). He was the founding Rector of UMT. Currently, Ibrahim Hasan Murad, President UMT is the torch bearer for his father's vision. Today in 2020, after three decades, UMT is one of the premier general universities of Pakistan.

Dr. Hasan was a great proponent of Islamic Finance. He decided to establish the Institute of Islamic Banking (IIB) in University of Management and Technology, Pakistan; the first of its kind in this part of the world. The editor of this book is one of the graduates of first batch with university distinction.

In order to pay tribute to (the late) Dr. Hasan, the Board of Governors of the University decided to establish Dr. Hasan Murad Institute of Knowledge Futures; Pakistan's first academic research and publishing forum devoted to future studies. Dr. Munawar A. Anees was appointed as the first Director of this Institute.

May Allah rest his soul in peace.