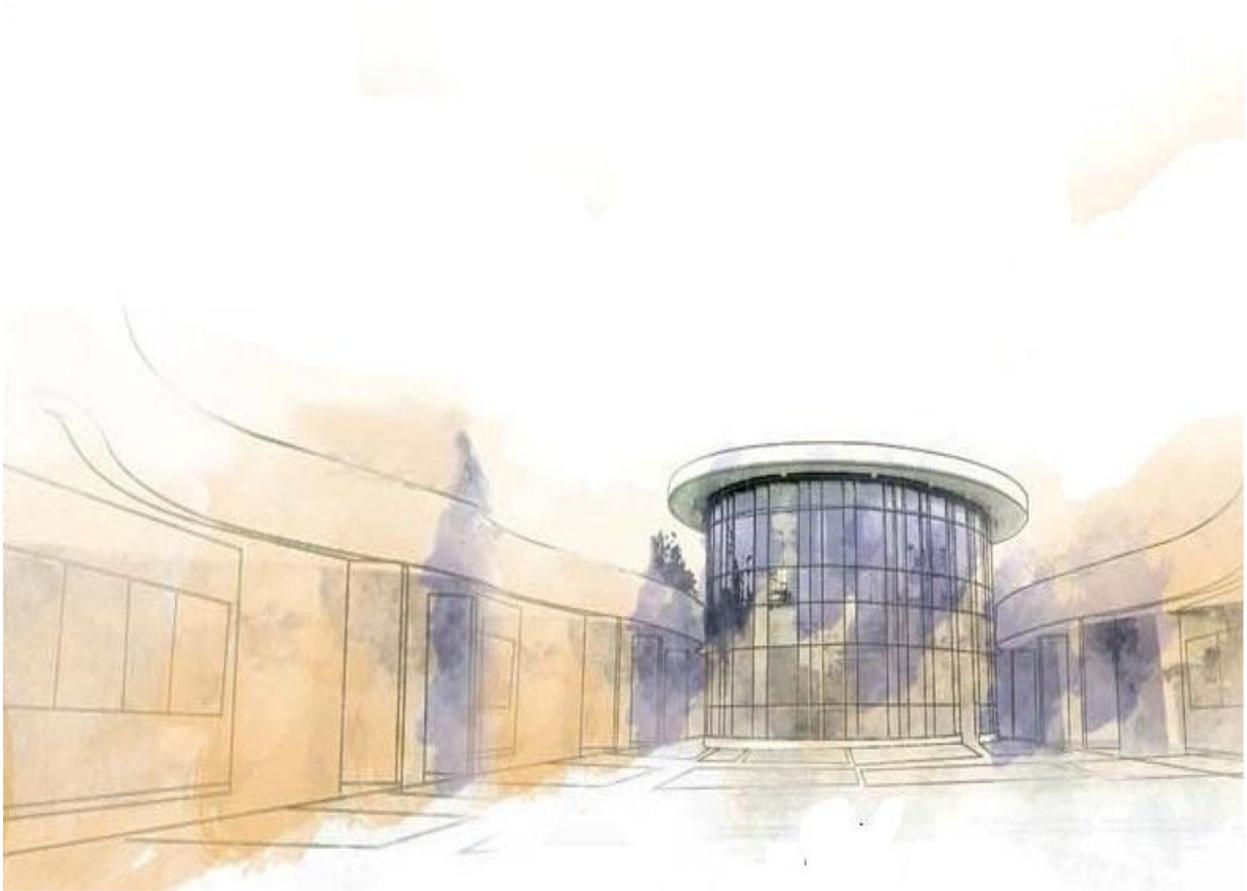


Executive Education Services



Karachi School for Business & Leadership

Redefining Leadership

About KSBL

Karachi School for Business & Leadership was established in a strategic collaboration with Judge Business School of the Cambridge University in 2010. The school aims to create meaningful change in managerial, entrepreneurial and leadership capabilities of private, public and development sector organisations through high quality research, teaching and outreach. We have a successful MBA programme with the first batch graduating in 2014 with 100% placements. Our Executive Education department has also created a rapport in the market and carved a niche for itself in the training industry in a matter of few years.

Be it MBA or Executive Education, the programmes that we roll out are recognised in the local and international market. We have faculty who are trained and recognised internationally and possess concrete Academic and Executive Education experience. We offer our programmes at very competitive cost which makes them great value for money for our clients given our modern curriculum, internationally trained faculty, world class purpose built facility and established brand name in the market.

KSBL Executive Education Services

KSBL launched Executive Education programmes in 2010 with open enrolment programmes with international faculty. Now with its highly qualified permanent faculty and some visiting faculty from renowned business schools, KSBL Executive Education is offering world class, innovative and relevant executive programmes to meet the needs of business and corporate leaders.

Executive Education at KSBL encourages and supports intellectual leadership and ongoing innovation across every major discipline of business education. The programmes offered provide a supportive and challenging context where participants acquire the knowledge and skills necessary for career progression. The portfolio of courses span key management disciplines of strategy, organisational behavior, marketing, operations and finance. Specialty courses are offered in human resource management, health management and policy, public administration, entrepreneurship, energy and sustainability, innovation and programme management.

Learning Methodologies

We at KSBL Executive Education ensure that there is a blend of relevance and rigour, international best practices and local perspective while focusing on individual, functional and organisational growth and progress to facilitate professional development with emphasis on Practical Learning methods. Our client organisations establish a continuous link with us to benefit from our innovative Open Enrolment and Custom Programmes that are development focused and designed for different levels in an organisation. The feedback from our alumni organisations has played an instrumental role in promoting our Executive Education brand thus placing us in a better position to serve the learning and development needs of the corporate sector.

Our programme methodology is a blend of interactive sessions, case studies and group breakout sessions, exercises, projects, simulations, assessment tools, and presentations; a combination of which instills and ensures learning.

Open Enrolment Programmes

The value of key employees is in the knowledge they hold, and with our open enrolment executive education programmes, there are courses available to develop those employees and add immediate and long-term value to your company. Our Open Enrolment Executive Education programmes provide companies with opportunities to maximise their human capital as well as a platform for professionals to establish valuable business networks with colleagues from across diverse organisations, thus widening the scope of personal and professional growth.

Our Open Enrolment programmes are offered in the areas of Strategy, Leadership, Project Management, General Management, People Management, Finance and Accounting, Family Businesses, Entrepreneurship and more, and have been attended by senior and middle management from over a 100 organisations from public, private and development sector. A number of organisations from the energy, healthcare, pharmaceutical and automobile sector have benefitted from KSBL's Executive Education programmes. A few are listed below.

Abbott Laboratories Pakistan Limited	International Steels Limited
Aman Foundation	JS Bank Limited
Allied Bank Limited	MAN Diesel & Turbo Pakistan
AMCORP Engineering & Construction (Pvt) Limited	Lotte Chemical Pakistan Limited
Atlas Honda Limited	Lucky Cement Limited
Aga Khan University Hospital	United Bank Limited
Brooke Hospital for Animals (Pakistan)	National Foods Limited
Bank Al-Falah Limited	Oil & Gas Development Company Limited
Bayer Pakistan Limited	Pakistan Atomic Energy Commission
Glaxo Smithkline Pakistan Limited	PRIMATICS Financial
Hilton Pharma Private Limited	Pakistan Poverty Alleviation Fund
English Biscuit Manufacturers	Riphah International University
Highnoon Laboratories	Thal Limited
INTECH Process Automation	United Towel Exporters
IGI Insurance Limited	Yunus Textile Pakistan Limited

Customised Programmes

Our customised programmes are tailored to address the organisation's specific need for Learning and Development. Our customised programmes are designed keeping in view client preferences and results of the comprehensive learning needs assessment that our faculty carries out, as they require executive development programmes that are tuned to particular capacity building and training needs of their organisation.

Ranging from short, 2-day courses to integrated modular programmes spread over several months, our customised programmes are designed in collaboration with the client organisation to meet specific capacity building objectives and delivered by our internationally renowned faculty bringing world class executive education to Karachi, Pakistan.

They are tailored to the needs of the client post a comprehensive learning need assessment exercise, employing rigorous education and training approaches encompassing assessment tools, experiential activities, case studies, interactive discussions, simulations and relevant group work. We ensure that the participants and facilitators work together to reach a new level of shared purpose and commitment for producing results for higher growth through enhanced teamwork and cross functional effectiveness. Details of some programmes conducted in the past are as follows.

Novartis Pharma (Pakistan) Limited

(Rating: 4.36)

KSBL Executive Education conducted a two day Customised programme on 'Developing High Performance Teams' for Novartis Pharma (Pakistan) Limited. The programme was designed for the company's various teams so that they worked together as a synergized group to achieve Novartis' aspiration of becoming number one pharmaceutical company in 2016. It was attended by 11 participants largely consisting of business heads of different functions including HR, Medical & Regulatory Affairs, Legal & Compliance and Marketing & Sales.

ICI Pakistan Limited

A 3 day Strategy Workshop named Aspiration 2018 was developed and delivered by KSBL in Sep 2013 in Islamabad. The objective of the workshop was to articulate strategy for ICI Pakistan post acquisition. The workshop was conducted by Professor Imran Ali (KSBL) and Dr. Kamal Munir (Judge Business School) and attended by 48 top leaders from ICI. The workshop is believed to have provided the foundation on which ICI Pakistan will not just strengthen its existing portfolio but expand its foot print through diversification and partnerships in new businesses.

Aga Khan University Hospital

(Rating: 4.18)

KSBL Executive Education Services conducted a customised “Emerging Leaders Development Programme” for a diverse cohort of 30 participants from Aga Khan University Hospital comprising of six modules encompassing various management areas including leadership, people management, project management, finance, economics, and strategy. The specialised healthcare industry specific programme which commenced in December 2013 and concluded in March 2014 was designed keeping in view the learning and development needs of the participants in each management area. A mix of experiential activities, case studies, interactive discussions, simulations and relevant group discussions enriched the participants’ learning experience at KSBL. The programme was rated well on all parameters and the participants were content with its design and delivery.

United Energy Pakistan Limited

(Rating: 4.16)

KSBL Executive Education conducted ‘Leadership Development Programme’ consisting of 3 modules for 2 cohorts of emerging leaders from United Energy Pakistan Limited. The modular programme laid emphasis on few parameters which are significant to UEPL namely, Value, Expertise, Team Spirit, Decisive Action, Fairness and Transparency and Result Orientation. The programme engaged participants in collective understanding of the new work requirements based on collaborative, skillful and result oriented teamwork. Work is underway for the 3rd Cohort scheduled to be delivered in the last quarter of 2015.

PARCO

(Rating: 4.78)

KSBL Executive Education initiated a ‘Management Development Programme’ for PARCO and conducted the first module titled ‘Leadership & Organisational Performance’. The module included interactive lectures, group activities and simulations to achieve a significant outcome. It was well-attended by 36 high potential leaders from PARCO who discovered their personality types and learnt how to best utilise their traits for leadership, team building and performance management in the organisation to achieve PARCO’s growth objectives in future. The programme received an excellent rating especially in terms of expected learning outcomes.

HUBCO

(Rating: 4.18)

‘Soft Skills for High Potential Leaders’ was a three day customised programme held for Hub Power Company. Given the importance of soft skills for leadership, KSBL developed a distinct programme to help participants develop five key competencies which have been assessed by the world’s leading companies

as being essential for business success: Adaptive Thinking, Communication, Relationships, Teamwork and Execution.

Hub Power also tasked KSBL to develop another 3 day 'Senior Leadership Development Programme' to help transform their functional managers into leaders who could engage their teams, inspire quality performance and set clear direction and strategy. The programme facilitated the creation of a pipeline of leaders for future growth objectives and challenges ahead. 13 middle to senior level Managers with technical education and background from various business operations of HUBCO attended the programme.

K Electric Limited

(Rating: 4.58)

K-Electric in collaboration with KSBL initiated and finalised a 'Business Catalyst Programme' for a group of 350 participants comprising mainly of Deputy General Managers and Managers. The programme aimed to enhance the management and leadership skills of business / function level managers in K-Electric. It was focused on the work environment of the K-Electric management team to ensure that the skills acquired through this initiative be applied to drive future performance. The group was divided into 10 cohorts with each cohort participating for 4 days. Business Catalyst Programme was rolled out and delivered during the last quarter of 2014.

Engro Fertilizers Limited

(Rating: 4.19)

KSBL Executive Education is conducting a unique and multi-level 'Business Acumen Programme' for Engro Fertilizers Limited. The programme consists of three modules, each representing a competency cluster from Engro's Leadership Competency Model. The programme started this year with the delivery of the first module in January 2015 on catalysing business focus, covering the areas of Strategy Formulation and Planning, New Businesses, Global Business Strategy and Financial Statements. The participants gave the programme an overall rating of **4.19** out of 5 and look forward to the remaining modules. The second module of the 'Business Acumen Programme' is currently being designed and is scheduled for October 2016.

Our Faculty

We at KSBL have internationally renowned and experienced PhD faculty teaching courses in the area of Management, Marketing, HR, Strategy, Finance, Economics, Quantitative Methods, and Organisational Behavior etc. This quality and diversity in faculty enriches both our MBA programme and Our Executive Education Programmes and ensures academic objectivity and applicability.

The quality and variety of faculty influence all areas of the school, especially the knowledge environment and campus culture. Faculty are engaged in curriculum and course development, course delivery, academic assistance, academic advising, counseling, learning assessment and research. The academic and practical experience of our faculty is also evident from their profiles below:

Dr Imran Ali

Professor of Business Policy

Rector & Dean

Introduction

Professor Imran Ali over 30 years of teaching experience and has been the Dean of KSBL since June 2014. He has an Honors degree from the University of Sussex, UK, and a Doctorate from the Australian National University, Australia.

Teaching Experience

Dr Ali has been Professor of Economic History and Business Policy, and Professor of Agribusiness, at the Lahore University of Management Sciences, Pakistan. He has also taught Economic History at the University of New South Wales and the University of Melbourne in Australia. He has been an Honorary Research Fellow, Institute of Commonwealth Studies, University of London; a Visiting Scholar at the Harvard Business School, the ANU Graduate School of Management, and the School of Economics, University of Sydney; and a Visiting Professor in the School of Economics, University of New South Wales.

Executive Education Experience

Dr Ali has taught numerous public and customised executive education courses to participants from various sectors at KSBL and other Executive Education establishments in the country. He has taught courses on political economy of Pakistan, Business Policy and Family Business, to name a few.

Work Experience

He has also prepared several cases and industry notes, as well as research papers on Pakistan's economy, issues of political economy, agribusiness, and business development. He presents papers regularly at seminars and conferences internationally on his research work on Pakistan.

International Experience

Professor Ali has a large number of international publications on Pakistan and the Punjab, including *The Punjab under Imperialism, 1885-1947* (Princeton and Oxford University Presses), and co-editor of *Pakistan: The Contours of State and Society* (OUP). He has also served as a consultant to several national and international organisations, including the World Bank, USAID and UNDP.

Affiliations

Professor Ali has also been a member of various committees of the Governments of Pakistan and Punjab, as well as the non-government sector, including the Punjab Finance Commission, Syndicate of Punjab University, Academic Council of the Lahore College for Women University, Institutional Review Board of the Shaukat Khanum Cancer Hospital and Research Centre (including Chairperson), Board of Governors of the Dairy and Rural Development Foundation, Advisory board of Al Razi Healthcare, and the Pakistan Railways Board. He is also an Associate Fellow and member of the Global Council of the Asia Society (USA).

Research Interests

Dr Ali's research interests include Business Strategy, Strategic Retailing, Business-Government Relations, Agricultural Development & Agribusiness Sustainability, Water Resourcing, Political Economy, Public Policy, and Family Business Sustainability.

Dr Jawaid A. Ghani

Professor of Strategy and Marketing Research

Introduction

Dr Jawaid A. Ghani has over 30 years of experience in the academic sector. He holds a PhD from University of Pennsylvania (Wharton School) and a degree in Computer Science and Management from Massachusetts Institute of Technology.

Teaching Experience

Prior to joining KSBL, Dr Ghani was a Professor at LUMS (1992-2012) where he taught Strategy and Marketing, and served as the Dean of Suleman Dawood School of Business.

Executive Education Experience

Dr Ghani has taught numerous public and customised executive education courses to participants from various sectors at KSBL and other Executive Education establishments in the country. He has taught courses on strategy, branding and marketing, to name a few.

Work Experience

Dr Ghani held the Export Development Fund Chair in Export Marketing. He was a founding Director of Gallup Research Institute (Pakistan). He also served as the founding Chairman of the Punjab Information Technology Board (PITB) and as Provincial Secretary Information Technology Department in Punjab. He has served as a Board member of several organisations including Haleeb Foods Ltd., International Islamic University, Foundation University, Punjab Technical Education and Vocational Training Authority (TEVTA), and Technical Up-Gradation and Skill Development Company (TUSDEC). He is also a member of numerous federal and provincial task forces. He has served as a Board member of several private and public sector organisations including NADRA.

International Experience

Prior to joining LUMS, Dr Ghani held faculty positions at the Sloan School of Management, MIT, King Fahd University of Petroleum and Minerals, and Western Michigan University.

Research Interests

Dr Ghani has published extensively in several areas including the psychology of human-computer interaction, economic tariff policy, and strategy; with over 1250 international journal citations (h-index = 11; i-10 index=11; impact factor=12.89). His current research interests lie in the area of consumption and retail trends in urban Pakistan. He has published extensively in several areas including the psychology of human-computer interaction, economic tariff policy, and retail. His current research interests lie in the area retail, marketing research and corporate strategy.

Dr Mohammad Iqbal Tahir

Professor, Accounting and Finance

Introduction

Dr Mohammad Iqbal Tahir holds degrees of BSc and MSc (Punjab University, Lahore), MPhil (Quaid-e-Azam University, Islamabad), Graduate Diploma in Education and Graduate Diploma in Professional Accounting (University of Canberra, Australia), MEd (University of New England, Australia) and MSc in Applied Mathematics and PhD in Finance (Australian National University, Canberra, Australia). He is also a member of the Australian Society of Certified Practising Accountants with CPA status. Dr Iqbal Tahir was awarded the Quaid-e-Azam Gold Medal in October 2010 by Tehreek Istehkam-e-Pakistan Council for his services in the field of education.

Teaching Experience

Dr Tahir has lectured at the University of Punjab, the University of Canberra, the Australian National University, Canberra, University of Nottingham, U.K, University of Technology, Sydney, Griffith University, Brisbane, Stockholm University, Sweden, and GIFT University, Gujranwala.

Work Experience

Prior to joining the academia in Australia, Dr Tahir worked as an officer in the Department of Immigration and Ethnic Affairs, Canberra, Australia for seven and a half years. He has had extensive experience spanning over 27 years as an academic and educational administrator. Dr Iqbal Tahir returned to Pakistan in September 2006 and joined GIFT University, Gujranwala, as a Professor and Dean of GIFT Business School. He was also Rector, GIFT University and a member of Punjab Higher Education Council. Dr Iqbal Tahir joined the University of Faisalabad as Advisor to the Chairman, Board of Governors and Dean Faculty of Management Studies, and was given the additional responsibility as Pro-Rector of the University before he returned to Australia.

International Experience

Dr Tahir has lectured at University of Nottingham, UK and he was a visiting Professor at Stockholm University, Sweden during 2003. Dr Tahir gave some lectures in the MBA program at Australian National University, Canberra, and taught Corporate Finance to executives in the MBA program at Griffith University, Brisbane.

Research Interests

Dr Iqbal Tahir has presented research papers at numerous staff seminars and conferences in Australia and other countries, including U.K., Sweden, Japan, Kuwait, South Korea, Spain, Finland, Denmark, New Zealand, Italy, Singapore, Hong Kong, Malaysia, Bahrain and Pakistan. His research interests include Islamic Banking, Islamic Accounting, Applications of Stochastic Calculus in Accounting and Finance, Capital Markets Research and Options and Futures.

Dr Zeeshan Ahmed

Associate Professor of Finance

Introduction

Dr Zeeshan Ahmed is an Associate Professor of Finance at KSBL. He has done PhD from *Mississippi State University, USA in the discipline of finance and MBA from Institute of Business Administration, Karachi*. Professionally, he is a CFA and has also passed all CPA examinations – the two most respected professional qualifications in Finance and Accounting respectively.

Teaching Experience

Prior to joining KSBL Dr Ahmed was heading the undergraduate program at the Suleman Dawood School of Business (SDSB), Lahore University of Management Sciences (LUMS) and spearheaded the launch of a new degree, BS in Management Science. Dr. Zeeshan has over ten years of diverse experience in the areas of training, research and consultancy. His decade-long experience as an academican comprises of teaching and training using a variety of pedagogical techniques (including case method) at top business schools in Pakistan. He has also been influential in shaping the curriculum for business education at all the three top business schools in Pakistan (i.e., IBA, LUMS and KSBL).

Executive Education Experience

There are several areas in which Dr. Zeeshan has designed and conducted executive training workshops. Some notable mentions are Finance for Non-Financial Managers, Corporate Financial Management, Management Development Program, Understanding Corporate Financial Statements, Islamic Finance, and Accounting for Executives.

Work Experience

He has worked as a management consultant with Ferguson Associates, an affiliate firm of PricewaterhouseCoopers. His executive development and consultancy clients include AES, Nestle, Islamic Development Bank, and Telenor. He is also serving as a member of the CPD Committee, Institute of Chartered Accountants Pakistan (ICAP) and as a member of Strategic Committee and Selection Board, DHA Suffa University.

Research Interests

Dr Ahmed's research interests include Earnings Management, Islamic Finance, Microfinance, Capital markets, Personal Effectiveness and Business Ethics.

Dr Rehan Malik

Assistant Professor of Public Policy and Institutional Reform

Introduction

Dr Malik has nearly 15 years of experience in higher education, policy analysis, management consulting, and industry. He holds a PhD in Public Policy Analysis from the Pardee RAND Graduate School and an MBA from the Institute of Business Administration, Karachi.

Teaching Experience

Dr Malik teaches strategy and public policy courses at KSBL. Prior to joining KSBL, Dr. Malik was the Assistant Professor of Public Policy at the Institute of Business Administration, Karachi where he developed and delivered new courses for the MSc Economics program: Public Policy Analysis: Theory and Practice; Microeconomics of Public Policy Analysis; Water Economics and Policy; and Environmental and Natural Resource Economics.

Executive Education Experience

Dr Malik has developed and delivered customised executive education courses at KSBL and Deloitte Consulting USA. At Deloitte Consulting USA, he was a leader in the executive education training teams responsible for training curriculum development and as lead trainer for the Strategy and Operations practice, for the US Consulting Midwest Region, and for the US Energy and Resources practice.

At KSBL, Dr Malik has developed and delivered customised executive education and open enrolment programmes. He has taught courses on strategy, public policy, marketing and project management. He has been Program Director for several customised and open enrolment training programmes. Currently, Dr Malik is an advisor to Engro Fertilizers Limited and developing case studies on strategy and operations for the upcoming executive education round on business acumen. The case studies focus on strategy, new business development, and restructuring operations in the fertiliser, energy, and foods industries.

Work Experience

Dr Malik has extensive fieldwork and policy analysis experience in Pakistan at the federal, provincial, and district level, and analyzing international development projects. His related project work also includes primary feasibility studies for renewable energy projects in US states and developing an energy-focused venture capital fund for a defense sector client.

International Experience

Dr Malik has nearly five years of management consulting experience with Deloitte Consulting LLP's public sector practice focused on advising clients in federal, state, and local governments and in the higher education sector where he was a manager in the Strategy and Operations practice, and a leader in the Energy and Resources industry cluster. He was a consultant to USAID on energy sector restructuring in Kosovo and developed and delivered training on financial modeling to managers in the energy utility company. Dr Malik was a Doctoral Fellow at the RAND Corporation for nearly six years where he worked as a policy analyst for projects in RAND Health, Education, and National Security units. He also led consulting projects on renewable energy.

Research Interests

Dr Malik's research interests include Water and environmental economics, program evaluation, public sector service delivery reform, public policy making, education policy, and local government systems and decentralization, with an emphasis throughout on developing country contexts.

Dr Athar Siddiqui

Assistant Professor, Organisational Behavior and HR Management

Introduction

Dr Athar Siddiqui has over 10 years of teaching experience. He graduated with a PhD in Human Resource Management from University of Strathclyde (Glasgow, UK) in 2010. He also has a *PG Certificate in Business & Management Research Methods* from University of Strathclyde UK. He also has a MS and MBA from SZABIST (Karachi) with distinctions and university gold medals.

Teaching Experience

Dr Muhammad Athar Siddiqui is an Assistant Professor in the area of Organizational Behavior and Human Resource Management at KSBL, and a visiting faculty in Organization Studies at the University of Sharjah UAE. Prior to joining KSBL, Dr Siddiqui served as a faculty for three years at the Lahore University of Management Sciences (LUMS). He was also part of various academic and administrative committees at LUMS. He specializes in Human Resources Management (HRM) and Organization Management. He has been teaching HRM and Leading Organisation courses at various institutions.

Executive Education Experience

Dr Siddiqui is an expert executive facilitator in the areas of business communication, HR interventions, leadership and team building. He is known for his participatory and multi-pedagogical approach for student engagement. There are several areas in which Dr Athar has designed and conducted executive training workshops including HRM, Leading Organisations, and Managing People.

Work Experience

Dr Siddiqui has also been involved in consulting and executive developments programmes with organisations such as Beaconhouse School System, Fatima Fertilizers, K-Electric, Novartis, Pakistan Naval Shipping Corporation, PARCO, Sharif Group, Sindh Education Foundation and United Energy Pakistan. Dr Athar has over 10 years of experience in the fields of management and corporate consulting, education and teaching industries where he has also held supervisory and administrative positions.

International Experience

Dr Siddiqui has over 10 years of international teaching experience at universities in Pakistan, United Arab Emirates and the United Kingdom. In terms of research, Dr Siddiqui's research has been presented at the British Academy of Management, Global Academic Network and University Forum of HRD Europe conferences.

Research Interests

Dr Siddiqui's research interests focus on workplace learning, HRM, management education, organisation management and critical perspectives in employment relationships.

Dr Suresh Kumar Rajput

Assistant Professor Finance

Introduction

Dr Suresh Kumar Rajput completed his PhD in Finance from Massey Business School, Massey University, New Zealand, and Post-Graduate Diploma in Finance from Massey Business School, Massey University, New Zealand. He has received Dean's List Award for exceptional PhD Research for the year 2014 -15 of

Massey University, New Zealand. Prior to that Dr Kumar did his MBA from IBA, University of Sindh and BSc in Forestry from Pakistan Forest Institute, University of Peshawar.

Teaching Experience

Dr Kumar joined KSBL as Assistant Professor Finance. He has been a Lecturer for Advanced Business Finance and has a passionate interest to equip students with solid financial concepts with examples from the real-world situations. He gives his students a macro perspective on things teaching real-world implications of numerical content.

Work Experience

Dr Kumar has extensive working experience with the Sindh Government in the areas of Project Planning, Preparation and Execution; Implementations of UNO Millennium Development Goals and ADB projects; Preparation Annual Plans of Operation; Drawing and Disbursing responsibilities; Administration and Recruitment; Skill Development Trainings; Writing Training Manuals; Preparation of developmental projects worth million, and Management Information Systems, etc.

International Experience

Prior to his PhD Finance, Dr Kumar was selected as one of the top Young Researchers by SIRCA Australia in the Year 2013 and 2014 for his PhD finance research. He also presented research papers at the Annual Meeting of Financial Management Association (FMA), 2013 – one of the top finance conferences – in Chicago, USA, fully funded by the university. His financial research has also been accepted for presentation at Academy of Financial Services (AFS) meeting October, 2014 in Nashville, USA and at the Auckland Finance Meeting, 18-20 December, 2014. Currently, he is working on a collaborative research project with leading researchers Prof. Robert Faff, Director Research, University of Queensland, and Prof. Thomas McInish, Professor in Finance at University of Memphis.

Research Interest

Dr Kumar's dissertation was titled "Financial Pattern Recognition Techniques and Financial Analysis". His Ph.D. thesis falls into asset pricing, corporate finance, and financial accounting areas and it investigates US common stocks. He has done extensive work on research projects on USA financial markets and on Australian Exchange's Capital Expenditure announcement's impact. His research interests include Corporate Finance, Asset Pricing, Financial Innovation and Accounting, and Behavioural Finance.