Dr. Malik Muhammad Saad Missen

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To:
U.S. Citizenship and Immigration Services
Officer in Charge

Subject: Independent Expert Recommendation for EB2-NIW Petition – Satyadhar Joshi

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Evaluation Scope

As an independent academic evaluator, I was asked to assess the research credentials, publications, and public academic contributions of **Mr. Satyadhar Joshi**, particularly focusing on his work at the intersection of **Generative Artificial Intelligence (GenAI)** and the **U.S. financial and regulatory systems**. I have independently verified his work via the provided sources, including Google Scholar, ORCID, Web of Science, and Scopus. This evaluation is based exclusively on publicly accessible research and academic contributions.

I currently serve as an Associate Professor in the Department of Software Engineering, with over 23 years of experience in teaching and research. My expertise spans Software Engineering, Artificial Intelligence, and Data Science, and I have authored more than 100 publications in reputed international journals and conferences. I also regularly serve as a peer reviewer for leading academic outlets indexed in Scopus and Web of Science. Given my longstanding academic involvement in AI-related domains and my familiarity with research evaluation, I am well-positioned to provide an informed and independent assessment of Mr. Joshi's work and its national relevance.

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1. Substantial Merit and National Importance

Mr. Joshi's research focuses on leveraging GenAI for financial risk and economic resilience, workforce development, and responsible AI deployment. His work aligns with national

interests outlined by the U.S. Department of the Treasury, the Department of Labor (DOL)'s 2024 report on Artificial Intelligence and the Workforce, and the National Institute of Standards and Technology (NIST)'s AI Risk Management Framework (AI *RMF) 1.0*, released in January 2023 and actively updated. His work addresses both immediate and future societal challenges by proposing actionable recommendations and novel solutions grounded in recent GenAI developments.

Most Cited Contributions

The candidate's most cited works highlight the academic and practical influence of his research within the GenAI and financial risk domains. These publications not only demonstrate high visibility but also tackle real-world problems aligned with U.S. financial regulatory priorities:

- **"Implementing Gen AI for Increasing Robustness of US Financial and Regulatory System" (33 citations) published in International Journal of Innovative Research in Engineering and Management (DOI: https://doi.org/10.55524/ijirem.2024.11.6.19)**
  This paper proposes AI frameworks to enhance systemic oversight in banking infrastructure. Its direct alignment with the Financial Stability Oversight Council (FSOC)'s 2023 Annual Report, which emphasizes the importance of emerging technologies like artificial intelligence in monitoring systemic financial risks and modernizing regulatory oversight, underscores its national impact.

- **"Implementing gen AI for increasing robustness of US financial and regulatory system" (33 citations) published in International Journal of Innovative Research in Engineering and Management (DOI:**
  https://doi.org/10.55524/ijirem.2024.11.6.19)
  This paper presents a GenAI-based framework using GPT-4o and Google Gemini to auto-generate regulatory questions for validating financial risk models. Accuracy was evaluated with expert input, and a full-stack solution was proposed to ensure privacy and ethical compliance. The work aligns with the FSOC's 2023 Annual Report, which emphasizes AI's role in modernizing systemic risk oversight, underscoring its national relevance.

- **"Review of Gen AI Models for Financial Risk Management" (31 citations) published in International Journal of Scientific Research in Computer Science, Engineering and Information Technology (DOI: https://doi.org/10.32628/CSEIT2511114)**
  A critical, high-citation synthesis of state-of-the-art GenAI risk models, this review supports evidence-based adoption of GenAI in U.S. regulatory environments.

Best and Most Impactful Publications

In addition to citation metrics, some of the candidate's most forward-thinking and nationally relevant research lies in his focus on workforce transformation, digital inclusion, and ethical AI deployment. These papers demonstrate both conceptual depth and actionable insights with implications for U.S. policy and public benefit:

- **"Training the US Older Workforce for the Impact of Generative AI on Financial Services: A Policy Guide" published in HAL Archives (DOI: 10.20944/preprints202504.0603.v1)**
This timely study identifies the growing digital divide facing workers aged 45+ as GenAI disrupts financial services. The research is highly relevant to the U.S. Department of Labor's initiatives and the White House Office of Science and Technology Policy (OSTP)'s directives, including the October 2023 Executive Order on the Safe, Secure, and Trustworthy Development and Use of Artificial Intelligence. This Executive Order specifically calls for strategies to support workers displaced or impacted by AI technologies. The study offers pragmatic, evidence-based training frameworks, peer mentoring models, and policy recommendations aimed at increasing workforce inclusion and productivity in line with these federal goals.

- **"The Convergence of Artificial Intelligence and Emotional Intelligence: Implications for Leadership and Organizational Behavior" published in SSRN (DOI: https://dx.doi.org/10.2139/ssrn.5236201)**
This interdisciplinary work explores how emotional intelligence (EI) can complement AI in ethical leadership, organizational dynamics, and culturally adaptive teams. The proposed hybrid skill models are applicable to federal training programs for ethical AI use and emotionally resilient digital governance.

- **"Bridging the AI Skills Gap: Workforce Training for Financial Services published in International Journal of Innovative Science and Research Technology (DOI: https://dx.doi.org/10.2139/ssrn.5206490)**
This study addresses how GenAI and Agentic AI are transforming the banking workforce. It provides training roadmaps and identifies gaps in digital literacy—particularly among older and mid-career professionals. The emphasis on digital inclusion supports U.S. priorities on lifelong learning and AI-readiness articulated by the Department of Education and NIST.

2. Well-Positioned to Advance the Endeavor

- **Scholarly Output**: Mr. Joshi has published over **79 peer-reviewed papers**, garnering **700+ citations**, and maintains an **h-index of 16**. His dual focus on **technical implementation** and **policy relevance** sets him apart as a rare cross-domain expert.

- **Academic and Public Visibility**: The candidate maintains verified academic profiles on **ORCID, Scopus, Web of Science, Google Scholar**, and **Publons**, reflecting a consistent and transparent publication and peer-review record.

- **Editorial and Peer Review Engagement**: His contributions as a reviewer for international AI and fintech journals confirm his role in shaping the scholarly discourse in applied AI and financial innovation. His existing editorial roles include reviewing for the WSEAS Transactions On Business And Economics , Asian Journal of Economics, Business and Accounting, International Journal of Scientific Research in Computer Science, Engineering and Information Technology, International Journal of Novel Research and Development, International Journal of Advanced Research in Science, Communication and Technology, International Journal of Engineering Research & Technology, and International Journal of Scientific Research in Science and Technology. Evidence of his contributive role as a reviewer is available online at https://wseas.com/reviewers/review.php?id=8799.

3. Benefit of Waiving the Job Offer Requirement

Waiving the labor certification would significantly benefit the United States for the following reasons:

- **Time Sensitivity**: His research—especially on workforce AI-readiness and GenAI risk modeling—addresses real-time shifts in U.S. labor and economic infrastructure. Delays from PERM processing would disrupt his current research projects of national relevance.

- **Public Benefit**: The frameworks he proposes can be adopted by financial institutions, workforce agencies, and federal training programs to ensure equitable access to GenAI tools and safeguard economic infrastructure. Also, his preprints at SSRN and MDPI preprints can be refined and published which will benefit researchers in the field in the coming years.

Conclusion

Mr. Joshi's research is highly relevant, socially inclusive, and policy-driven and focused towards the US Market. His body of work:

- Advances **financial system robustness** through GenAI stress-testing;

- Supports **AI workforce inclusion**, particularly for older populations;

- Promotes **emotionally intelligent AI leadership** to ensure ethical implementation.

These themes are of strategic interest to U.S. government agencies, financial regulators, and workforce planners. I strongly **recommend approval** of his EB2 National Interest Waiver (NIW) petition.

Disclaimer by the Evaluator

This evaluation is based on publicly available and independently verified sources for Mr Joshi including:

- Peer-reviewed publications with Digital Object Identifiers (DOIs).

- Public academic profiles:

  - ORCID: https://orcid.org/0009-0002-6011-5080

  - Google Scholar: jD8fpGMAAAAJ

  - ResearchGate: https://www.researchgate.net/profile/Satyadhar-Joshi-2

  - Scopus: 7402524594

  - Academia.edu: https://bankofamerica.academia.edu/SatyadharJoshi

  - Semantic Scholar: https://www.semanticscholar.org/author/Satyadhar-Joshi/2095547

  - Web of Science ResearcherIDLWJ-0136-2024

  - SSRN: https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=7372430

  - Preprint.org archives

- Personal webpage of Mr Joshi: www.satyadharjoshi.com

This letter does not verify employment or educational credentials. The assessment reflects only the research contributions and public scholarly impact.

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AFFIDAVIT OF Malik Muhammad Saad Missen

I, Malik Muhammad Saad Missen, of Department of Software Engineering, The Islamia University of Bahawalpur, Pakistan, being duly sworn, depose and state the following:

1. I am an Associate Professor of Software Engineering at Faculty of Computing, The Islamia University of Bahawalpur.

2. I have reviewed the work of Mr. Satyadhar Joshi and have independently verified his work.

3. I confirm that I have not worked with Mr. Joshi in any professional or academic capacity.

I affirm that the foregoing is true and correct to the best of my knowledge.

Signed: _____ Date: 12 JUNE 2025

Notary Seal   ATTESTED