



The official flagship Journal of ICMA

Chartered Management Accountant

*"Encouraging the authors while
inspiring others to be the next"*

AUTHORS' DIRECTORY 2025

[Brief profiles of authors whose articles appeared in
the 2025 issues of the bi-monthly Journal of ICMA]

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VISION

To be the Preference in Value Optimization for Business.



MISSION

To develop Business Leaders through imparting quality education and training in financial and non-financial area to bring value-addition in the economy.

CORE VALUES

- Competence
- Innovation
- Ethics
- Transparency
- Professionalism



Disclaimer

The profiles of authors given in this publication have been provided by the authors themselves and extracted from their articles under 'About the Author' published in the Chartered Management Accountant Journal.

About ICMA

Founder of Institute

Late Mohammad Shoab was the Founder President of the Institute. He remained President of Institute during two terms i.e. from 1951-1955 and from 1966-1969. In 1944, he founded the Indian Institute of Cost and Works Accountants [now called Institute of Cost Accountants of India] and was its founder President upto 1948. He was one of Pakistan's ablest financial experts who also held the following important portfolios of Federal Finance Minister of Pakistan; Vice President of the World Bank; and Consultant to the World Bank [he held this position till his death on 12th May 1976]. Mr. Shoab's contribution to the development of Cost and Management Accounting profession in Subcontinent will be remembered with a sense of gratitude.

Historical Landmarks

On 23rd. May 1951, a Certificate of Incorporation was issued under the Indian Companies Act of 1913 by the Registrar Joint Stock Companies to form the Institute with the name and title of 'Pakistan Institute of Industrial Accountants (PIIA)'.

On 30th June 1966, the Parliament passed the 'Cost and Industrial Accountants Act, 1966' which received President's assent on 14th July 1966 and became effective from 20th August 1966. The Act mandated the Institute to regulate the management accounting profession in Pakistan.

On 16th November 1976, the National Assembly passed the 'Cost and Industrial Accountants (Amendment) Bill, 1976' which received President's assent on 26th November 1976. From that day onwards, the Institute came to be known by its new name i.e. Institute of Cost and Management Accountants of Pakistan.

On 8th September 1990, the Council under Section 34 of CMA Act 1966 promulgated the 'Cost and Management Accountants Regulations 1990 with the approval of Federal Government.

Mandate & Responsibility

By virtue of authority vested in by Cost and Management Accountants Act, 1966 and Cost and Management Accountants Regulations, 1990, the Institute has been entrusted with responsibilities to (1) provide education (2) examine competencies and (3) confer internationally recognized post-graduate professional certification. The institute confers qualification titles i.e Affiliate Financial Accountant (AFA) and Chartered Management Accountant (CMA). After qualifying and meeting prescribed membership requirements, Institute awards the designations of Associate Cost and Management Accountant (ACMA) and Fellow Cost and Management Accountant (FCMA).

International Affiliations

ICMA is a premier professional accounting body established in 1951 and enacted through an Act of Parliament (National Assembly) in 1966 for regulating the profession of management Accounting in Pakistan. Currently, the Institute has approximately 7,000 members within Pakistan and abroad and more than 15,000 students. ICMA is the founding member of International Federation of Accountants (IFAC); Confederation of Asian and Pacific Accountants (CAPA); and South Asia Federation of Accountants (SAFA) and the only current participant of Value Reporting Foundation (VRF) and International Corporate Governance Network (ICGN), respectively from Pakistan.

A brief History of Chartered Management Accountant (Journal)

Journals published by professional institutes as their official organs are regarded as a constant source of continuing professional education. They bring to their members important information about new developments in their respective fields in a purposefully tailored form to provide them with a chance to benefit from the views and ideas of professional experts on specific current topics of direct relevance to their professions and offer them a forum to express their thoughts and narrate their own experiences in writing. The journals also serve as welcome continuing links between the qualified students and their Alma Maters.

In March 1961, realizing the value and usefulness of having a journal of its own, the Council of the Institute decided to launch an official Journal with name and title of The Industrial Accountant Journal was launched at a time when Pakistan's industrial sector was expanding rapidly and needed stronger professional support. While industry was growing fast, it was also facing serious challenges, particularly high production costs and significant wastage of resources in many established units. This situation clearly highlighted the need for effective cost control and professional oversight. However, the country faced a shortage of qualified cost and management accountants, and despite the Institute's continuous efforts, it was unable to meet the growing demand. The supply of trained professionals remained limited, while industry requirements were increasing at a much faster pace.

The Institute did publish a "Cost Bulletin" from time to time, but its limited scope could not fully address the expanding needs of industry and students. It was therefore felt necessary to introduce a full-fledged professional journal that could promote better understanding of cost and industrial accounting and provide practical technical guidance to both practitioners and those entering the profession. In response to this need, the Institute launched The Industrial Accountant in March 1961 as a quarterly journal.

1992: Renamed Management Accountant to reflect a broader management accounting focus.

1997: Converted from quarterly to bi-monthly publication to ensure more frequent professional updates.

2001–2004: Published monthly to meet rising demand for timely professional knowledge in a rapidly evolving global environment.

2005: Returned to bi-monthly publication, balancing depth of content with regular dissemination.

2022: Renamed Chartered Management Accountant, marking its current professional identity.

President's Message



I am delighted to share the release of the Authors' Directory 2025. This comprehensive directory features brief profiles of all authors whose articles were published in ICMA Pakistan's official flagship Chartered Management Accountant Journal in 2025, along with details of their contributions.

I would like to express my heartfelt appreciation to Mr. Muhammad Yasin, Chairman of the Research and Publications Committee, and all committee members for their invaluable contributions and innovative ideas that have significantly enriched the CMA Journal. Your steadfast support has been instrumental in the success of these initiatives, and I am confident that our journal is well on its way to becoming a leading publication in the Finance and Accounting sector with increasing international recognition.

I also extend my sincere gratitude to the ICMA Research and Publication Directorate for their dedicated efforts in maintaining the quality of the CMA Journal, compiling the Authors' Directory, and organizing the Authors' Recognition Ceremonies. During these ceremonies, contributors are honored with shields, awards, and certificates across three categories: First-Time Writers, Contributors with Three or More Articles, and Best Presented Articles in the Focus Section. All recognized for their outstanding presentation and impact as determined by the editorial board.

It is a pleasure to celebrate the remarkable contributions of our authors, and I warmly invite both existing and new authors to share their insights and expertise in the upcoming issues of the CMA Journal in 2026.

Azeem Hussain Siddiqui, FCMA
President ICMA

Foreword



I am delighted to present the eighth edition of the Authors' Directory 2025. This directory reflects the dedication and commitment of our members and contributors, whose continuous efforts elevate the quality of the CMA Journal. In 2025, the journal published 113 insightful articles across six issues, with 60 authored by ICMA members. I am particularly proud to highlight the 16 members who contributed their first-ever articles, demonstrating the growing engagement within our community. Their names appear on the Contents page, and I encourage them to continue contributing to future publications, as the journal is released bi-monthly.



I extend my sincere gratitude to all writers, whose efforts were vital in ensuring the timely publication of each issue. I would also like to acknowledge the 28 non-member authors, both national and international, and I look forward to our continued collaboration.

I am pleased to announce that the Authors' Recognition Ceremonies will be held on the Chartered Management Accountants Day, May 23rd, across ICMA campuses in Karachi, Lahore, and Islamabad. I warmly invite you to join us in celebrating the valuable contributions of our esteemed authors and thought leaders on this special day.

I would like to express my heartfelt appreciation to the ICMA Research and Publication Directorate for their tireless work in maintaining the quality of the CMA Journal, compiling the Authors' Directory, and organizing the recognition ceremonies. During these ceremonies, contributors were honored with shields, awards, and certificates in three categories: First-Time Writers, Contributors with Three or More Articles, and Best Presented Articles in the Focus Section, all recognized for their outstanding presentation and impact by the editorial board. I would also like to sincerely thank those members of the Research & Publications Committee who anonymously reviewed the 52 Focus Section articles to shortlist the Best Presented Focus Section Articles.

Finally, I extend my gratitude to the members of the Research and Publications Committee for their unwavering support and invaluable contributions, which have been instrumental in the success of these initiatives.

Muhammad Yasin, FCMA

Vice President ICMA and Chairman, Research and Publications Committee

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Ayaz Shoukat,
ACMA



Muhammad Adul
Salam Awan, ACMA



Aamir Ijaz Khan, FCMA
Executive Director

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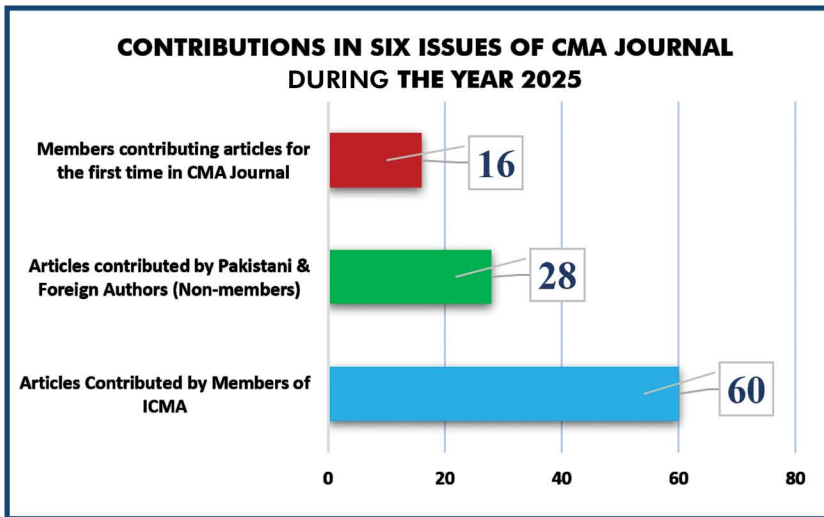
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Graphical Presentation

Articles Published in CMA Journal	2025
Articles Contributed by Members of ICMA	60
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Authors of Articles

(Members of ICMA)

In order of Membership Number



1) Qasim Abbas

[F-298]

Mr. Qasim Abbas is a retired senior Fellow member of ICMA. He is an Arabic language scholar, and a multilingual writer and columnist based in Canada. He previously served as Finance Controller at Abu Dhabi National Oil Company, United Arab Emirates, from 1973 to 1998.



- 1. Title of Article : Riba (Usury) 1,400 Years Ago and Modern-Day Interest in Banking and Finance
- Issue published : Islamization of Pakistan's Economy (Mar-Apr 2025)

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2) Syed Shamim Ahmed [F-300]

Syed Shamim Ahmed is a senior Fellow member of ICMA. He retired as General Manager Finance from the Karachi Port Trust (KPT) where he served for around 22 years in different positions. He was also a member of the Karachi Dock Labour Board for 7 years. After doing his MBA from IBA Karachi, he started his initial career with Citibank and then served in Awami Autos (now Pak Suzuki).



1. Title of Article : Transitioning from Manual to Digital Accounting—
A Necessity, not a Choice
Issue published : Digital Transformation in Accounting Practices
(Jan-Feb 2025)
2. Title of Article : Pakistan's Economy is Islamic by Law — It Must
Now Become Islamic in Practice
Issue published : Islamization of Pakistan's Economy (Mar-Apr 2025)
3. Title of Article : Technology: Subservient to Humanity
Issue published : Fintech Innovations and Data Analytics: Transforming
Pakistan's Financial Landscape (Jul-Aug 2025)
4. Title of Article : Regulators Turn Facilitators for
Reviving Industry
Issue published : Reviving Pakistan's Industry Through Tariff and
Policy Reforms (Sep-Oct 2025)
5. Title of Article : Green Actions Cardinal for Green Pakistan
Issue published : Greening Pakistan's Economy: Climate Finance
and ESG Reforms (Nov-Dec 2025)

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Mr. Masoud Ali Khan is Fellow member of ICMA and an accomplished C-Level Executive with a successful track record in Strategic Business Planning, Financial Management, Business and Financial Due Diligence, Operations, Investments, Risk Management, and ESG functions for large organizations in Pakistan, Saudi Arabia, and the UAE (Dubai), covering the MENA region. He is the Founder and CEO of MAK Synergies (Pvt.) Ltd.



- 1. Title of Article : ESG for Sustainable Corporate Growth: Global Lessons and Pakistan’s Way Forward
- Issue published : Greening Pakistan’s Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : Legality of Ex-Officio and Nominated Directors in a Company
- Issue published : Islamization of Pakistan's Economy (Mar-Apr 2025)

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1. Title of Article : Lessons from Islamic Economies around the World
Issue published : Islamization of Pakistan's Economy (Mar-Apr 2025)

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6) M. Junaid Shekha [F-876]

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- 1. Title of Article : Embedding ESG at the Board Level for Corporate Sustainability in Pakistan
Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)
- 2. Title of Article : Governance in ESG Context
Issue published : Greening Pakistan’s Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : ESG Reporting and Disclosure
Issue published : Greening Pakistan's Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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- 1. Title of Article : The Impact of Artificial Intelligence on the Future of Management Accountants
- Issue published : Digital Transformation in Accounting Practices (Jan-Feb 2025)

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- 1. Title of Article : e-Invoicing and Digital Payments
- Issue published : Digital Transformation in Accounting Practices (Jan-Feb 2025)

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- 1. Title of Article : Role of AI in Enhancing Accounting Efficiency and Fraud Detection
- Issue published : Digital Transformation in Accounting Practices (Jan-Feb 2025)

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1. Title of Article : Organizational Buoyancy and Sustainable Development Goals (SDGs)
 Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)

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12) Alia Noor

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Ms. Alia Noor is an Associate Partner at Ahmad Alagbari Chartered Accountants and also holds the position of Director VAT in the LEA Consultant & Director Program at Alif Technologies. She has been associated with EY and Unilever Pakistan for external and internal audits. She is the founder and owner of “Xpertsleague”, a free learning platform. She holds professional qualifications of FCMA, CIMA, and MBA along with Certifications in Oxford Fintech Program, Digital Mindset, COSO Enterprise Risk Management, COSO Internal control, and GCC VAT Diploma.

1. Title of Article : Agentic Artificial Intelligence (AI): Shaping the Future of Accounting and Auditing
 Issue published : Islamization of Pakistan’s Economy (Mar-Apr 2025)
2. Title of Article : Top Technology Trends of 2025: The Innovations Reshaping our Future
 Issue published : Fintech Innovations and Data Analytics: Transforming Pakistan’s Financial Landscape (Jul-Aug 2025)

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13) Dr. Muhammad Azhar Khan [F-1537]

Dr. Muhammad Azhar Khan holds a PhD in Business Administration (Finance) from the National University of Sciences & Technology (NUST), Islamabad. In addition, he is Fellow member of ICMA, Certified Internal Auditor (CIA), and Fellow Public Finance Accountant. Dr. Khan has worked in the public, governmental, and developmental sectors for over 18 years, gaining practical knowledge in Accounting, Auditing, and Finance. Dr. Khan teaches as visiting faculty member at various universities and DAIs in addition to his other professional endeavors. His areas of research include Financial Reporting, Actuarial Sciences, Corporate Governance, Investor Protection, Financial Restrictions, Investment Efficiency, and Islamic finance.



1. Title of Article : From Ledgers to Cloud: How ERP Systems Can Drive Digital Transformation in Public Sector
Issue published : Digital Transformation in Accounting Practices (Jan-Feb 2025)

This article is co-authored with Mr. Muhammad Mazhar Khan, [F-1916]

Mr. Muhammad Mazhar Khan has expertise spanning across financial analysis, budgeting, taxation and business advisory. Mr. Khan also specializes in MS Excel automation, Power BI and data analysis, helping businesses transform raw data into valuable insights.



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1. Title of Article : AI's Impact on Modern Accounting Practices
- Issue published : Digital Transformation in Accounting Practices (Jan-Feb 2025)

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Mr. Faraz Ahmad Memon is a Fellow Member of ICMA and currently serves as Director Risk Management & Costing at Patel Hospital, Karachi. He possesses over 24 years of experience across diverse industries including hospital and healthcare, food and retail, and the garment sector. His areas of expertise include Business Transformation and Automation, Risk Management, Internal Controls, Performance Analysis, Financial Management, Management Accounting, Budgeting and Costing, etc. He is also pursuing an MBA (Healthcare) from the Institute of Business & Health at the Dow University of Health Sciences.

1. Title of Article : Healthcare Challenges and Business Sustainability in Pakistan
Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)
2. Title of Article : Green Healthcare: Challenges and Opportunities in Pakistan
Issue published : Greening Pakistan's Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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Mr. Muhammad Afzaal is a Fellow Member of ICMA and a Certified Director, and serves as the Chief Executive Officer of Affan Afzaal & Co., a consultancy firm providing services in internal and external audit across construction, public and private sector organizations, as well as health and education sectors. The firm also offers expertise in income tax and sales tax advisory, corporate affairs of private limited companies, accounting and software development, and financial management advisory. He is also a resource person and trainer at the Pakistan Audit and Accounts Academy, Lahore, and was awarded the Professional Excellence Award 2024 by the ICMA Lahore Branch Council in recognition of his professional contributions.

1. Title of Article : AI-Driven Fraud Detection and Risk Management
Issue published : Digital Transformation in Accounting Practices (Jan-Feb 2025)
2. Title of Article : Digital Islamic Banking and Fintech
Issue published : Islamization of Pakistan's Economy (Mar-Apr 2025)

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- 1. Title of Article : Machine Learning for Financial Fraud Detection
- Issue published : Fintech Innovations and Data Analytics: Transforming Pakistan's Financial Landscape (Jul-Aug 2025)

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1. Title of Article : Fintech, Data Analytics, and Financial Inclusion in Pakistan
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- 1. Title of Article : Beyond Automation: How Agentic AI is Transforming Finance Leadership
- Issue published : Fintech Innovations and Data Analytics: Transforming Pakistan's Financial Landscape (Jul-Aug 2025)

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1. Title of Article : Stock Market Pin Bar Strategy: Using Candlesticks and Moving Averages
Issue published : Fintech Innovations and Data Analytics: Transforming Pakistan's Financial Landscape (Jul-Aug 2025)

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1. Title of Article : Sustainability Reporting and Disclosures Under IFRS S1 & S2
- Issue published : Greening Pakistan’s Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : Reshaping Accounting and Finance
 Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)

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- 1. Title of Article : Public Finance Management Through Data Analytics
- Issue published : Fintech Innovations and Data Analytics: Transforming Pakistan's Financial Landscape (Jul-Aug 2025)

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- 1. Title of Article : Expected Credit Loss (ECL) A Complete Conceptual and Practical Guide
- Issue published : Greening Pakistan’s Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : Ensuring Financial Data Protection in the Era of Digital Accounting
Issue published : Digital Transformation in Accounting Practices (Jan-Feb 2025)
2. Title of Article : The Role of Shariah Audit and Compliance in Shaping an Islamic Economy in Pakistan
Issue published : Islamization of Pakistan’s Economy (Mar-Apr 2025)
3. Title of Article : ESG Compliance as the Missing Link in Pakistan’s Export Growth Strategy
Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)
4. Title of Article : Leveraging Data Analytics for Tax Reform and Revenue Mobilization
Issue published : Fintech Innovations and Data Analytics: Transforming Pakistan’s Financial Landscape (Jul-Aug 2025)
5. Title of Article : SEZs and CPEC: Driving Pakistan’s Industry, Trade, and Regional Growth
Issue published : Reviving Pakistan’s Industry Through Tariff and Policy Reforms (Sep-Oct 2025)
6. Title of Article : Pakistan’s Path to Sustainable Finance: Green Taxonomy and Carbon Market Readiness
Issue published : Greening Pakistan’s Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : Digital Skills for Accountants
Issue published : Digital Transformation in Accounting Practices (Jan-Feb 2025)
2. Title of Article : Corruption: An Invisible Cost to Business Operations
Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)
3. Title of Article : Digital Payments in Pakistan: Progress and Challenges
Issue published : Fintech Innovations and Data Analytics: Transforming Pakistan's Financial Landscape (Jul-Aug 2025)

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1. Title of Article : Islamic Microfinance: A Catalyst for Small Business Empowerment in Pakistan
- Issue published : Islamization of Pakistan's Economy (Mar-Apr 2025)

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1. Title of Article : Corruption and the Rising Cost of Business Operations
 Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)

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1. Title of Article : The Realities of ESG Reporting and Disclosure Challenges in Pakistan's Economy
 Issue published : Greening Pakistan's Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : Pakistan's Green Shift: ESG and Climate Action
- Issue published : Greening Pakistan's Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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- 1. Title of Article : The Evolution and Digital Transformation of Public Accounts Committees (PACs) in Pakistan
- Issue published : Reviving Pakistan's Industry Through Tariff and Policy Reforms (Sep-Oct 2025)

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1. Title of Article : Resistance to Change: A Threat to Business Sustainability in Pakistan
- Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)

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1. Title of Article : Contributions of Islamization to Pakistan's Economic Growth
 Issue published : Islamization of Pakistan's Economy (Mar-Apr 2025)

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1. Title of Article : Harnessing Digital Tools to Strengthen Sustainability Reporting
 Issue published : Digital Transformation in Accounting Practices (Jan-Feb 2025)

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1. Title of Article : Virtual CFO Services: The Future of Financial Landscape
Issue published : Digital Transformation in Accounting Practices (Jan-Feb 2025)
2. Title of Article : Building Pakistan with Islamic Finance Tools
Issue published : Islamization of Pakistan's Economy (Mar-Apr 2025)

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1. Title of Article : Challenges and Opportunities for Business Sustainability in Pakistan
Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)

2. Title of Article : Reforming Finance Education for the Fintech Era
Issue published : Fintech Innovations and Data Analytics: Transforming Pakistan's Financial Landscape (Jul-Aug 2025)

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1. Title of Article : Friend, Not Foe: AI and the Future Role of CMAs
 Issue published : Fintech Innovations and Data Analytics: Transforming Pakistan's Financial Landscape (Jul-Aug 2025)

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1. Title of Article : Inflation and Business Survival in Pakistan
 Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)

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- 1. Title of Article : Power Shortages and Rising Production Costs in Pakistan: Role of CMAs in Business Sustainability
- Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)

- 2. Title of Article : Mandatory ESG Reporting in Pakistan: Aligning with Global Standards for Compliance and Value
- Issue published : Greening Pakistan’s Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : Modernizing Pakistan’s Tax System Through Automation
Issue published : Digital Transformation in Accounting Practices (Jan-Feb 2025)
2. Title of Article : The Price of Complexity: Why Pakistan’s Tax System Discourages Compliance
Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)
3. Title of Article : Building a Data-Driven Tax System in Pakistan
Issue published : Fintech Innovations and Data Analytics: Transforming Pakistan’s Financial Landscape (Jul-Aug 2025)

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- 1. Title of Article : Exiting the Tariff Maze: How the National Tariff Policy 2025-2030 can Improve Pakistan's Economy
- Issue published : Reviving Pakistan's Industry Through Tariff and Policy Reforms (Sep-Oct 2025)

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1. Title of Article : Islamic Trade: Opportunities for Pakistan
Issue published : Islamization of Pakistan's Economy (Mar-Apr 2025)
2. Title of Article : Pakistan's Talent Gap: A Barrier to Economic Growth
Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)
3. Title of Article : Empowering SMEs through Finance and Technology
Issue published : Reviving Pakistan's Industry Through Tariff and Policy Reforms (Sep-Oct 2025)

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1. Title of Article : Reimagining Pakistan’s Future: Economic Renewal along with Climate Resilience
- Issue published : Greening Pakistan’s Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : Pakistan's Power Sector Deregulation: How CTBCM is Transforming the Market
- Issue published : Reviving Pakistan's Industry Through Tariff and Policy Reforms (Sep-Oct 2025)

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1. Title of Article : FinTech Frontiers: How Digital Payments and Data Analytics are Reshaping Finance in Pakistan
 Issue published : Fintech Innovations and Data Analytics: Transforming Pakistan's Financial Landscape (Jul-Aug 2025)

2. Title of Article : Trade Reforms to Boost Pakistan's Industrial and Economic Growth
 Issue published : Reviving Pakistan's Industry Through Tariff and Policy Reforms (Sep-Oct 2025)

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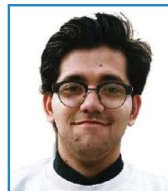


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1. Title of Article : Tariff Reforms to Break the Debt Cycle
 Issue published : Reviving Pakistan's Industry Through Tariff and Policy Reforms (Sep-Oct 2025)

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1. Title of Article : Green Technology Pathway for Pakistan's Energy Future
- Issue published : Greening Pakistan's Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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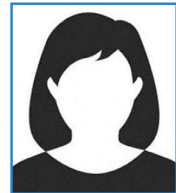
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1. Title of Article : The Digital Payment Revolution in Pakistan
Issue published : Greening Pakistan's Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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- 1. Title of Article : Addressing the Root Causes of Circular Debt in Pakistan’s Energy Sector
- Issue published : Islamization of Pakistan’s Economy (Mar-Apr 2025)

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9) Arfa Ijaz and Furqan Ali

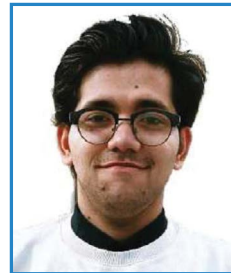
Ms. Arfa Ijaz is an environmental engineer and a researcher working in the energy sector focusing on industrial decarbonization and Pakistan's clean energy transition. As a writer, she also contributes to the News and the Friday Times. Currently, she works as a researcher at the Sustainable Development Policy Institute (SDPI).



1. Title of Article : ESG or Exit: Pakistan's Trade Future at a Crossroads
Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)

This article is co-authored with Mr. Furqan Ali.

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1. Title of Article : Islamic Banking Reform in Pakistan and the Transition to a Riba-Free System
Issue published : Islamization of Pakistan’s Economy (Mar-Apr 2025)
2. Title of Article : Circular Business Models: A New Blueprint for Advancing Industrial Sustainability in Pakistan
Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)
3. Title of Article : Cybersecurity Risk Governance in Pakistan’s Fintech Sector: A Critical Assessment
Issue published : Fintech Innovations and Data Analytics: Transforming Pakistan’s Financial Landscape (Jul-Aug 2025)
4. Title of Article : Balancing the Scales: Pakistan’s Tariff Reforms at the Crossroads of Protectionism and Competitiveness
Issue published : Reviving Pakistan’s Industry Through Tariff and Policy Reforms (Sep-Oct 2025)
5. Title of Article : Bridging Policy and Practice in Pakistan’s Climate Finance and Green Taxonomy
Issue published : Greening Pakistan’s Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : AI Ethics from an Islamic Perspective and their Implementation in Pakistan
Issue published : Islamization of Pakistan's Economy (Mar-Apr 2025)

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| Title of Article | : | Vitals in a Business Turnaround and Transformation |
| Issue published | : | Digital Transformation in Accounting Practices (Jan-Feb 2025) |

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1. Title of Article : Learning from ASEAN’s AI Adoption in Accounting
Issue published : Digital Transformation in Accounting Practices
(Jan-Feb 2025)

2. Title of Article : The Halal Industry in ASEAN: Growth, Challenges,
and Opportunities
Issue published : Islamization of Pakistan’s Economy (Mar-Apr 2025)

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1. Title of Article : Virtual Chief Financial Officer (vCFO) Services
Issue published : Digital Transformation in Accounting Practices (Jan-Feb 2025)

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1. Title of Article : Digital Transformation: AI, Automation & Business Evolution
Issue published : Digital Transformation in Accounting Practices (Jan-Feb 2025)
2. Title of Article : Asia's Economic Transition: From Conventional Banking to Islamic Finance
Issue published : Islamization of Pakistan's Economy (Mar-Apr 2025)
3. Title of Article : Business Resilience and Sustainability in Pakistan: Hallmarks, Gaps, and Global Insights
Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)

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- 1. Title of Article : Pakistan’s Tariff Reforms: A Defining Moment for Economic Transformation
- Issue published : Reviving Pakistan’s Industry Through Tariff and Policy Reforms (Sep-Oct 2025)

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1. Title of Article : Harnessing Artificial Intelligence to Avert Corporate Greenwashing in Pakistan
 Issue published : Greening Pakistan's Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : Cybersecurity Risks: A Growing Threat to Business Stability
- Issue published : Challenges to Business Sustainability in Pakistan (May-Jun 2025)

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- 1. Title of Article : Borrowing Powers under Article 160: A Forgotten Mandate of Pakistan’s NFC Awards
- Issue published : Reviving Pakistan’s Industry Through Tariff and Policy Reforms (Sep-Oct 2025)

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1. Title of Article : From Process Mining to GenAI-Driven Process Intelligence
- Issue published : Greening Pakistan's Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : From Automation to Technology-Driven Autonomy
Issue published : Reviving Pakistan's Industry Through Tariff and Policy Reforms (Sep-Oct 2025)

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- 1. Title of Article : Transformation from Linear Economy to Circular Economy: Application of ESG Principles
- Issue published : Greening Pakistan’s Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : Green Technology and Innovation as Catalysts for Greening Pakistan's Economy
Issue published : Greening Pakistan's Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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- 1. Title of Article : Pakistan’s Renewable Energy Transition: Finance, Policy, and Climate Resilience
- Issue published : Greening Pakistan’s Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : Science of Managing Change
Issue published : Digital Transformation in Accounting Practices (Jan-Feb 2025)
2. Title of Article : Organization Structures and Performance
Issue published : Greening Pakistan's Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : Overcoming Trade Barriers and Leveraging Regional Opportunities
 Issue published : Reviving Pakistan's Industry Through Tariff and Policy Reforms (Sep-Oct 2025)

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- 1. Title of Article : ESG & Green Economic Reforms through Climate Blended Finance
- Issue published : Greening Pakistan’s Economy: Climate Finance and ESG Reforms (Nov-Dec 2025)

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1. Title of Article : Fighting Poverty with Islamic Finance
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