

PERSONAL INFORMATION

Sadia Ahmad



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Gender | Female | Date of birth 12-02-1986 | Nationality Pakistani

PERSONAL STATEMENT

I am a motivated researcher with a strong interdisciplinary background in innovation, sustainability, banking and finance. I seek to contribute to transformative research across these domains by engaging in high-impact collaborations with academic and institutional partners, particularly in the context of sustainability-driven change and financial innovation.

EDUCATION

December 2025	PhD (Specialization Finance) Department of Banking, Finance & Insurance, University of Malaya, Malaysia	
From 2009 to 2011	MBA (Hons.) (Banking & Finance)(Specialization Islamic Finance) Hailey College of Banking & Finance, University of the Punjab, Pakistan.	CGPA 3.96 (Gold Medallist)
From 2005 to 2009	BBA (Hons.) Banking & Finance Hailey College of Banking & Finance, University of the Punjab, Pakistan	CGPA 3.85

RESEARCH INTEREST

- ✓ Sustainable innovations
- ✓ Climate Change and Financial performance
- ✓ Banking and Financial Transformation
- ✓ Interdisciplinary research on Policy and the impact of Institutions
- ✓ Social Innovation
- ✓ Quantitative research methodologies
- ✓ Innovation management
- ✓ Transformative institutional change

RESEARCH PROFILE

1. Reviewed research manuscript for the International Journal of Islamic and Middle Eastern Finance and Management, a top-ranked Emerald journal in the Q2 category.
2. Published in W-category Q1 journal: Ahmad, S., Wan Ahmad, W. M., & Shaharuddin, S. S. (2022). Is excess of everything bad? Ramifications of Excess Liquidity on Bank Stability: Evidence From The Dual Banking System. *Borsa Istanbul Review*. <https://doi.org/10.1016/j.bir.2022.09.008>
3. Shah, A., & Ahmad, S. (2026). Bridging the Knowledge-Behavior Gap : *How Islamic Financial Behavior Mediates the Relationship between Financial Literacy and Financial Wellbeing*. 15(2), 20–36. <https://doi.org/10.62345/jads.2026.15.2.3>
4. **Conducted Doctoral Research** On Banks' Ability To Sustain Excess Liquidity Created Due To Regulatory Requirements And How Institutional Forces Can Transform Banks' Stability. The Study Was Titled As:
 - ✓ “Bank Stability, Excess Liquidity and Institutional Forces: Evidence From Dual Banking System In QISMUT Countries”.
5. **Mentored And Supervised** 5 M.Phil Student. A few to mention are
 - ✓ Digital Transformation and Sustainable Banking: Enhancing Green Finance And Fintech Adoption In Pakistan's Online Banking Sector.
 - ✓ Fintech Adoption In Achieving Ecologically Sustainable Mineral Management In Asian MENA Countries.
 - ✓ Financial Wellbeing in Islamic Banking: The Role of Islamic Financial Literacy, Personality Traits and Islamic Financial Behaviours.
6. Conference paper presented under the title “Is Excess of Everything Bad? Impact of Excess Liquidity on Bank Stability: Evidence from the Dual Banking System” presented at the 23rd Malaysian finance association international conference 2021 embracing the new norms amidst covid19 3rd – 5th august 2021.
7. Acted as session chair at the 9th International Conference on Banking, Insurance, and Business Management (CBIBM), hosted by Hailey College of Banking and Finance on December 3-4, 2024.
8. Research Project on “*Impact of Entrepreneurship Education on Entrepreneurial Behaviour of Women in Pakistan; An Application of Theory of Planned Behaviour*” awarded by the University of the Punjab, Lahore, Pakistan 2015.
9. MS Research focused on Islamic Microfinance, a field intrinsically linked to sustainability, social innovation, and transformative societal change.

PROFESSIONAL EXPERIENCE

From Dec 2019 To date

Assistant Professor (Banking & Finance) University of the Punjab, Lahore, Pakistan.

- In-charge Academics
- In-charge Internships and Placements
- Focal person Industry-Academia Linkages
- Subject Specialist for Qualification equivalence Assessment
- In-charge Social welfare society
- Focal Person Alumni Association
- Controller of Examination
- Research Supervision at Master's Level
- Head examiner & Paper setter for affiliated colleges of Punjab University in Pakistan & Abroad.
- Member of the Higher Education Department Punjab's Qualification Equivalency Determination Committee with expertise in accounting, finance, auditing, and business administration.
- Subject Specialist for the Federal Public Service Commission (FPSC) to assist in the recruitment interviews for Business Administration lecturers

From October 2012 to December 2019

Lecturer (Banking & Finance) University of the Punjab, Lahore, Pakistan.

From May 2011 to Oct 2012

Instructor (Finance)

Management & Professional Development Department Govt. of Punjab (former Punjab Civil services Academy)

- Development and up-dation of curriculum for training of civil servants of Punjab.
- Arrangement and conduct of training & Promotion courses for civil servants of the Punjab Govt.
- Engage senior resource persons and intellectuals for trainers
- Arrangement of field trips for the Civil Bureaucracy.

TRAININGS

1. Workshop on "AI Powered Tools and Techniques" conducted at Hailey College of Banking & Finance.
2. Workshop on "Navigating Global Research Trends: Bibliometric Analysis and Science Mapping techniques" conducted at Hailey College of Banking & Finance.
3. Islamic Finance Certification Program, arranged by the State Bank of Pakistan
4. Training workshop on How to get your journal article published conducted by SAGE Publications Asia-Pacific Pte Ltd. at the University of Malaya, Malaysia.
5. Mastering Econometrics by: Dynamic Panel Modelling Using Stata arranged by The Academic Research & Development (R&D) committee, the University of Malaya, Malaysia.
6. Training workshop on How to Publish Your Articles/Books arranged by the University of Malaya, Malaysia
7. Training workshop on: Mastering Reference management Using EndNote arranged by the University of Malaya, Malaysia
8. Mastering Econometrics by: Micro-Panel Data Analysis Using Stata arranged by the University of Malaya, Malaysia.

Digital competence

Information processing	SELF-ASSESSMENT			
	Communication	Content creation	Safety	Problem solving
Proficient	Proficient	Proficient	Proficient	Proficient
<ul style="list-style-type: none"> ▪ Good command of Stata. 14 (Panel data techniques, GMM, graphical representation of Data etc) ▪ Good command of office suite (word processor, spread sheet, presentation software) ▪ Good command of Data Base Management System 				

Mother Language Punjabi

Other language(s)

Urdu Language	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
Proficient	Proficient	Proficient	Proficient	Proficient	Proficient
English language	Proficient	Proficient	Proficient	Proficient	Proficient
Obtained IELTS Band 7					

REFERENCES

Will be provided on demand