

Dr. Sadia Fazil

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Professional Summary

Analytical and research-oriented Finance professional with extensive experience in financial analysis, applied econometrics, accounting operations, and academic research. Proficient in R, SPSS, STATA, EViews, and NVivo with strong capabilities in quantitative modelling, qualitative research, pitch-deck development, and conceptual/theoretical model construction. Experienced in supporting international clients with academic writing, research supervision, and financial consultancy. Committed to producing high-quality, ethical, and publication-ready research with meaningful contributions to the Finance and Accounting disciplines.

Education

Ph.D. Finance	2026
National University of Modern Languages (NUML), Islamabad	
M.Phil. Accounting & Finance	2016
School of Accounting & Finance (SAF), University of Lahore	
MBA (Finance)	2009
National University of Modern Languages (NUML), Islamabad	
Bachelors in Economics	2005
University of the Punjab, Lahore	

Publications

Journal Articles

- Ahmed, N., Rehman, A., & Fazil, S. (2025). The impact of total quality management practices on project contract with the mediating role of transformational leadership and the moderating role of job satisfaction. *Journal of Management & Social Science*, 2(2), 50–85.
<https://www.rjmssjournal.com/index.php/7/article/view/126>
- Fazil, S., Iqbal, N., & Wahab, F. U. (2025). Theoretical aspects of internal and external determinants of firm performance: Insights from developing economies. *International Journal of Social Sciences Bulletin*, 3(2), 546–557. <https://socialsciencesbulletin.com/index.php/IJSSB/article/view/466>
- Fazil, S., Mubarik, F., & Gul, F. (2024). Intellectual capital efficiency and firm performance in Pakistan and Turkey: A moderating role of industry concentration. *Journal of Business and Management Research*, 3(2), 422–452. <https://jbmrjournal.com/index.php/Journal/article/view/246>
- Fazil, S., Mubarik, F., & Gul, F. (2024). Intellectual capital, climate risk and financial performance: Firm level analysis. *International Journal of Social Science Archives (IJSSA)*, 7(1), 382–394.
<https://www.ijssa.com/index.php/ijssa/article/view/245/176>
- Fazil, S., Wahab, F. U., & Iqbal, N. (2026). Artificial Intelligence and Financial Decision-Making: A Conceptual Framework for Organisational Financial Governance. *Bulletin of Management Review*, 3(1), 898-929.
- Iqbal, N., & Fazil, S. (2025). Theoretical foundation of investor sentiments and stock returns in the Pakistan Stock Exchange. *Qualitative Research Review Letter*, 3(4), 50–73.
<https://qrrletter.com/index.php/Journal/article/view/81>
- Iqbal, N., Akhtar, Z. M., Fazil, S., & Wahab, F. U. (2026). What is Abnormal in Abnormal Returns?. *Regional Lens*, 5(1), 253-264. <https://doi.org/10.55737/rl.2025.41191>

- Iqbal, N., Fazil, S., & Wahab, F. U. (2025). Dividends and investment decisions: A case of Pakistan. *UW Journal of Management Sciences*, 9(2), 84–106. <https://doi.org/10.56220/uwjms.v9i2.277>
- Kumari, A., Fazil, S., & Iqbal, N. (2025). Determinants shaping choices for robo and human advisors in German financial market: A theoretical review. *Journal of Finance and Accounting Research*, 93–115. <https://doi.org/10.32350/jfar.72.04>
- Kumari, A., Iqbal, N., & Fazil, S. (2024). Determinants shaping choices for robo and human advisors in the German financial market: The analysis of retail consumers. *International Journal of Management*, 14(4). <https://doi.org/10.56536/ijmres.v14i4.668>
- Wahab, F. U., Amin, M. S., & Fazil, S. (2025). Climate change damages to agricultural loan recoveries and financial stability: A fresh insight from a developing country. *Pakistan Social Sciences Review*, 9(1), 241–254. <https://www.ojs.pssr.org.pk/journal/article/view/901>
- Wahab, F. U., Fazil, S., & Iqbal, N. (2026). Shadow Banking and Financial Stability: A Theoretical Comparison between Developed and Developing Markets. *Journal of Management Science Research Review*, 5(1), 2118-2133.
- Wahab, F. U., Iqbal, N., & Fazil, S. (2026). Semi-Strong Market Efficiency and Post-COVID Investor Reactions to Dividend Announcements: Evidence from Developed Markets. *Advance Journal of Econometrics and Finance*, 4(1), 555-574. <https://ajeaf.com/index.php/Journal/article/view/235>
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Freelance Research & Consulting Experience

2016 – Present

- Supported **100+ graduate and postgraduate** students in improving academic writing, research design, and data analysis.
 - Delivered consultancy to clients across the **USA, UK, Australia, New Zealand, and China** on academic research, modelling, and manuscript development.
 - Designed **conceptual, theoretical, and operational frameworks** for multidisciplinary studies in Finance, Economics, Management, Marketing, and Social Sciences.
 - Provided extensive guidance in econometrics: regression, factor analysis, SEM, panel and time-series modelling.
 - Contributed to successful grant proposals, capstone projects, and academic presentations.
 - Recognised for accurate, ethical, and publication-ready academic outputs.
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Research Interests

- Corporate Finance
- Behavioural Finance
- Financial Markets & Institutions
- FinTech & Financial Analytics
- Climate change impact on Financial Stability
- Artificial Intelligence in Finance
- AI-Driven Financial Decision-Making
- Applied Econometrics
- Financial Modelling & Forecasting
- Corporate Governance & Financial Decision-Making
- Investment & Portfolio Analysis
- Accounting & Financial Reporting

Technical & Research Skills

- SPSS | STATA | EViews | NVivo | R
- Financial Modelling & Data Analytics
- Bookkeeping & Cashflow Forecasting
- Pitch Deck Development & Business Research
- Microsoft Office Suite

Languages: English & Urdu

Professional Experience

Accounts Manager

Apr 2013 – Sep 2015

ADOS Pakistan Ltd., Islamabad

- Managed tax preparation, budgeting, bank reconciliations, and monthly/annual financial reporting.
- Supported internal and external audits and ensured compliance with financial standards.
- Prepared financial statements and maintained general ledger operations.

Financial Consultant (SME)

Oct 2011 – Mar 2013

Faysal Bank Ltd., Islamabad

- Evaluated SME loan applications by analysing financial statements, cash flows, business models, and risks, and prepared credit proposals aligned with bank policies and regulatory standards.
- Built and managed relationships with SME clients, acting as the primary liaison between the bank and businesses, providing financial guidance, and recommending suitable lending solutions.
- Monitored loan portfolio performance, identified early warning signs, and implemented follow-up actions to maintain portfolio quality and minimise non-performing loans.

Junior Accountant

Dec 2009 – Jan 2011

NICON Ltd., Rawalpindi

- Supported payroll and pension operations for 150+ employees.
- Prepared invoices for 200+ clients and ensured timely follow-ups and payments.

Accounting Intern

Dec 2005 – Oct 2007

Descon Engineering, Lahore

- Assisted in payroll processing and invoice preparation.
 - Supported documentation, reconciliations, and account maintenance.
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Workshops, Seminars & Training

- Participated in several national and international workshops on research methodology, econometric techniques, financial modelling, and academic writing.
 - Attended seminars on research design, model development, and entrepreneurship research.
 - Completed advanced training on statistical software and thesis structuring.
 - Consumer banking & behaviour training (Faysal Bank, Islamabad).
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International Conference Presentation

Kohsar University, Murree — August 2024

“Intellectual Capital and Climate Risk Impact on Firm Performance and Stability: The Moderating Role of Industry Concentration.”

- Presented empirical findings using advanced econometric modelling.
- Explored the interplay between intellectual capital and climate risk.

- Highlighted implications for policymakers, regulators, and corporate governance.
 - Received commendation for contributions to climate-finance research.
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Certifications

- **Peachtree & QuickBooks Professional Certificate** — NICON Group of Colleges, Rawalpindi
 - **Transformational Certified Training** — Consumer Banking & Behaviour Workshop, Faysal Bank, Islamabad
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References

Prof. Dr. Faid Gul

Professor, Faculty of Management Sciences, NUML, Islamabad, Pakistan

Dr. Fauzia Mubarik

Associate Professor, NUML University, Islamabad, Pakistan

Dr. Fakhr Ul Wahab

Bacha Khan University Charsadda, Khyber Pakhtunkhwa, Pakistan,