

DR. ADEEL AKHTAR

Assistant Professor of Commerce & Finance | Dual PhD (Malaysia & Thailand)

PROFESSIONAL SUMMARY

A senior Commerce and Finance academician, management trainer, and researcher with over 26 years of multi-sector work experience spanning top-tier university teaching, corporate banking operations, national taxation, and institutional leadership. Double-doctoral graduate with an extensive record of published research in sustainable finance, green supply chain systems, and FinTech adoption.

ACADEMIC & INSTITUTIONAL EXPERIENCE

- **Assistant Professor (Department of Commerce)** | Bahauddin Zakariya University (BZU), Multan (*Dec 2012 – Present*)
Instruct postgraduate, MS, and PhD level finance programs. Serve as Board of Studies member, research supervisor, and institutional curriculum coordinator.
- **Principal** | Army Public School & College (APS&C), Bahawalpur Cantt (*2009 – 2012*)
Managed absolute administrative, fiscal, and instructional operations for a major campus. Awarded "Principal of the Year" distinction.
- **Visiting Faculty & Adjunct Lecturer** | Islamia University Bahawalpur, Virtual University of Pakistan, Punjab College, ICMA International (*Encompassing 14+ sequential terms*)

CORPORATE, BANKING & PUBLIC SECTOR EXPERIENCE

- **Accounts & Data Supervisor** | United Bank Limited (UBL), Pakistan
- **Taxation Officer** | Excise and Taxation Department, Government of Punjab
- **Institutional Resource Person & Focal Person** | State Bank of Pakistan National Financial Literacy Program (NFLP) & SMEDA Corporate Training Tracks. Delivered specialized development programs in stress management, supply chain optimization, and compliance frameworks.

EDUCATION & ACADEMIC BACKGROUND

- **Ph.D. in Finance** | Putra Business School, Universiti Putra Malaysia (UPM), Malaysia (*2021 – 2024*)
- **Ph.D. in Logistics & Supply Chain Management** | Naresuan University, Thailand (*2017 – 2020*)
Conducted in collaboration with Technische Hochschule Ingolstadt (THI) & Merseburg University, Germany. Fully funded international scholarship award.
- **M.Phil. (Business Finance) & Master of Commerce (M.Com)** | Bahauddin Zakariya University, Multan
- **MS (Business Administration - Finance)** | Institute of Southern Punjab, Multan

SCHOLARLY IMPACT & RESEARCH FOOTPRINT

- **Citation Analytics:** Maintained a strong global footprint with **573 Citations**, an h-index of 12, and an i10-index of 13.
- **Peer-Reviewed Publications:** Prolifically authored 52 research papers in indexed international journals. Pioneering 2026 contributions center on Generation-Z sustainable finance readiness, digital financial literacy, FinTech integration behavior, and green supply chain sustainability performance.
- **Global Symposia:** Presented 20 research papers across premier international academic conferences held in Germany, Malaysia, Thailand, Qatar, Egypt, Saudi Arabia, and Sri Lanka. Formally conducted elite industrial research tours including BMW (Munich) and Audi (Ingolstadt).

CORE COMPETENCIES & TOOLKITS

Expertise Fields: Sustainable Green Finance, FinTech Adoption Modeling, Corporate Asset Pricing, Tax & Banking Compliance Regulations.

Methodological Toolkits: Structural Equation Modeling (SEM), Business Data Analytics, Microeconomic Causal Modeling.

REFERENCES

Verified HEC supervisor indexes, international publication datasets, global industrial tour certifications, and formal references are available upon request.