

# Dr. Ali Raza Elahi

Assistant Professor | Accounting & Finance | Researcher

Department of Commerce & Finance  
Government College University, Lahore  
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## PROFESSIONAL PROFILE

Dr. Ali Raza Elahi is an accomplished academic and researcher specializing in Entrepreneurial Finance, Risk Management, and Behavioral Finance. He brings over a decade of combined experience in academia and the banking sector, with a strong record of high-quality international publications, postgraduate supervision, curriculum development, and academic leadership. He is an HEC-approved PhD supervisor and actively serves as an ad-hoc reviewer for international journals.

## ACADEMIC & PROFESSIONAL APPOINTMENTS

**Government College University, Lahore - Chairperson,**

**Department of Commerce & Finance**

*Lahore, Pakistan*

*01/2024 - Current*

- Provide academic and administrative leadership to the department.
- Oversee curriculum design, faculty workload allocation, and quality assurance.
- Lead accreditation, compliance, and strategic planning initiatives.
- Coordinate with university management and external stakeholders.

**Government College University, Lahore - Assistant Professor**

**(Accounting & Finance)**

*Lahore, Pakistan*

*05/2022 - Current*

- Teach undergraduate and postgraduate courses in accounting, finance, and risk management.
- Supervise MPhil/MS and PhD research theses.
- Conduct high-quality research and publish in peer-reviewed journals.
- Engage in academic service, mentoring, and departmental activities.

**Government College University, Lahore - Advisor, Business**

**Accounting & Finance Society**

*Lahore, Pakistan*

*2016 - Current*

## WEBSITES, PORTFOLIOS, PROFILES

- ORCID: 0000-0003-1134-4020
- Google Scholar ID: 99X2UQAAAAJ

## SKILLS

- Effective leadership
- Onboarding and training
- Activity supervision
- Motivational skills
- Faculty management
- Recruiting
- Agenda setting
- Meeting management
- Staff development
- Strategic leadership

## EDUCATION

*01/2022*

**National College of Business  
Administration & Economics  
(NCBA&E)**

*Lahore, Pakistan*

**PhD:** Business Administration  
GPA: 3.80/4.00

Thesis Title: The Enigma of  
Discrimination in Credit Origination:  
The Structural and Cognitive Barriers

*01/2012*

**Government College University**  
Lahore, Pakistan

**MS:** Banking & Financial Economics  
GPA: 3.15/4.00

Thesis Title: Macroeconomic  
Covariates of Default Risk: Case of  
Pakistani Non-Financial Firms

- Provide academic and professional guidance to student society leadership.
- Mentor students in research, competitions, seminars, and professional development activities.
- Support organization of academic events, workshops, and industry linkages.

#### **Government College University, Lahore - Coordinator, MS Banking & Financial Economics**

*Lahore, Pakistan*

2016 - 2024

- Managed academic planning, course offerings, and scheduling of the MS program.
- Coordinated with faculty for curriculum delivery and assessment standards.
- Supervised student academic progress and thesis coordination.
- Ensured alignment of the program with HEC guidelines and industry relevance.

#### **Government College University, Lahore - Lecturer (Accounting & Finance)**

*Lahore, Pakistan*

05/2016 - 05/2022

- Delivered core courses in accounting, banking, and finance.
- Assisted in curriculum development and assessment design.
- Supervised undergraduate research projects.
- Participated in academic committees and student advising.

#### **Government College University, Lahore - Member, Board of Studies**

*Lahore, Pakistan*

2019 - 2022

- Participate in curriculum review and academic policy formulation.
- Contribute to the development and revision of courses in accounting and finance.
- Ensure academic programs meet national and international quality benchmarks.

#### **MCB Bank Limited, Pakistan - Credit Analyst**

*Pakistan*

01/2012 - 05/2016

- Conducted credit risk analysis for corporate and SME clients.
- Prepared credit appraisal reports and financial risk assessments.
- Monitored loan performance and compliance with banking regulations.
- Coordinated with relationship managers and risk departments.

01/2009

#### **University of the Punjab**

*Lahore, Pakistan*

#### **Bachelor of Commerce (B. Com)**

GPA: 3.50/4.00

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### **CERTIFICATIONS & PROFESSIONAL TRAINING**

- Concepts, Methods & Procedures of Mediation, Moderation, Mediated Moderation & Sequential Mediation Analysis using Hayes' PROCESS Macro— National College of Business Administration & Economics (NCBA&E), Lahore — 2018
- MT-FPDP – Master Trainers Faculty Professional Development Program — Higher Education Commission (HEC), Pakistan — 2018
- Prudent Lending — MCB Bank Limited — 2012
- Vigilant Monitoring of Advances — MCB Bank Limited — 2012
- Bank Guarantees — MCB Bank Limited — 2012
- Understanding SBP eCIB Reports — MCB Bank Limited — 2012
- Understanding Financial Statements — MCB Bank Limited — 2012
- Introduction to Accounting Manual – Advances — MCB Bank Limited — 2012
- Audit of Lending Operations — MCB Bank Limited — 2012
- TBO Training Program — MCB Bank Limited — 2011
- Merit Certificate — University of the Punjab — 2008
- Certificate of Merit — University of the Punjab — 2007

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### **LANGUAGES**

- English

## **MCB Bank Limited, Pakistan - General Banking Officer**

*Pakistan*

02/2011 - 12/2011

- Managed customer accounts, deposits, and routine banking operations.
- Assisted in loan documentation and regulatory compliance.
- Delivered customer service and operational support.

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## **PROFESSIONAL MEMBERSHIPS & AFFILIATIONS**

- HEC Approved PhD Supervisor
- Active Researcher: Google Scholar & ResearchGate

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## **THESIS & RESEARCH SUPERVISION (COMPLETED)**

1. Ammarah Asghar (2025). Fostering Common Good HRM through Green Innovation and Financing: The Mediating Role of Sustainable Business Practices and the Moderating Role of Ethical Leadership.
2. Asma Javed (2025). Unveiling the Nexus Between Fintech, Green Finance, and Green Innovation: The Impact of Greenwashing.
3. Ghania Ahsan (2025). The Digital Financial Revolution: Investigating the Role of FinTech and Financial Literacy in Women Entrepreneurship.
4. Mahnoor Tariq (2024). Sustainable SME Development: Green Pathways through Leadership, Culture, and Innovation.
5. Naseer Ahmad (2024). The Role of Intellectual Capital, Innovation Capability, and Big Data Analytics in Increasing Business Sustainability of Pakistan's Banking Sector.
6. Zahra Zainab (2024). Unravelling the Green Growth Formula: Innovation, Intellectual Capital, and Entrepreneurship in SME Success amid Market Turbulence.
7. Anum (2023). Impact of Behavioral Risk Biases on Investment Decisions with the Moderating Role of Perceived ESG.
8. Sofia Ali (2023). Employees' Attitudes and Organizational Performance: The Role of Perceived Organizational Support.
9. Imtiaz Ahmad Tarar (2023). Environmental Orientation and Green Financing in Sustainable Production, Circular Economy, and ESG Performance.
10. Mehak Shahbaz (2022). Financial Well-being and Risk-Taking: The Role of Psychological Capital, Creativity, and Personal Growth Initiative.
11. Asawra Asif (2022). Working Capital Management, Hedging, and Macroeconomic Covariates of Default Risk: Evidence from the Textile Sector.
12. Muhammad Awais Khan (2022). Reputational Risk and Financial Performance Bonding: Evidence from the Banking Industry of Pakistan.

13. Hafiz Muhammad Najam ul Saqib (2022). Impact of Cryptocurrency on Government Monetary Policy.
14. Adnan Khalid (2021). Liquidity Preferences from the Lens of Hedging: Evidence from the Chemical Sector of Pakistan.
15. Muhammad Waqas Awais (2021). Corporate Social Responsibility and Abnormal Stock Returns: Evidence from Pakistan.
16. Adeel Qaiser (2021). Seasoned Equity Offerings and Corporate Financial Decisions.
17. Naeem Irshad Kayani (2021). Macroeconomic Variables, Investor Sentiment, and Returns of PSX.
18. Muazzam Akram (2021). Bifurcation in Banking Laws for an Islamic Financial Model: An Exploratory Study.
19. Muhammad Awais (2020). International Trade and Structural Change: A Qualitative Study of Pakistan.
20. Bushra Sarwar (2020). Discrimination in SME Lending: Asymmetric Information and Credit Market Failures.
21. Almira Ashraf (2020). Forecasting Foreign Exchange Rates Using Neural Networks: Evidence from Pakistan.
22. Sagheer Ahmad (2019). Financial Supply Chain Management and Financial Performance: A South Asian Textile Sector Study.
23. Sami ul Haque (2019). Determinants of Corporate Hedging Activities.
24. Umar Farooq (2019). Corporate Governance, Firm Performance, and Earnings Management in Manufacturing Firms.
25. Muqtadir Ahmed (2019). Credit Default Swap Trading and Firm Financing Policies.
26. Babar Rafique (2019). Competitiveness, Innovation, and Wealth Maximization: The Role of CSR.
27. Ridma Ijaz (2018). Entrepreneurial Orientation and Firm
28. Performance: The Mediating Role of Locus of Control and Financial Literacy.
29. Madiha Asad (2018). Inflation and Commercial Bank Profitability: Evidence from Pakistan.
30. Hafiza Khizra Waseem (2018). Entrepreneurial Financial Well-being: Financial Literacy, Locus of Control, and Risk Tolerance.

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## ACADEMIC SERVICE

### 1. Ad-hoc Reviewer – Global Business Review (2022–Present)

- Conduct rigorous double-blind peer reviews for manuscripts in finance, management, and sustainability.
- Provide constructive methodological and theoretical feedback to improve research quality and impact.
- Assess originality, relevance, and ethical compliance of submitted research.

### 2. Reviewer – Zagreb International Review of Economics & Business

- Evaluate empirical and conceptual manuscripts in economics and finance.
- Advise editors on publication decisions based on scholarly merit and contribution.

### 3. Reviewer – Journal of the Knowledge Economy

- Evaluate manuscripts related to innovation, intellectual capital, sustainability, and the finance–knowledge nexus.

- Provide detailed reviewer reports focusing on theory development, empirical robustness, and policy relevance.

#### **4. Reviewer – Journal of Business Research**

- Evaluate submissions for adherence to ethical research practices, including proper citation, transparency, and integrity in study design.
- Reviewing the theoretical framework, methodology, and practical implications, ensuring research contributes meaningfully to the literature on business ethics and corporate social responsibility.

#### **5. Reviewer – Journal of Business Ethics**

- Evaluate manuscripts related to innovation, intellectual capital, sustainability, and the finance-knowledge nexus.
- Provide detailed reviewer reports focusing on theory development, empirical robustness, and policy relevance

#### **6. Reviewer – Vision: The Journal of Business Perspective (VJBP)**

- Evaluate manuscripts for clarity, originality, and relevance, ensuring that research contributes valuable insights to management and business studies.
- Provide constructive, detailed comments to authors to enhance the methodological rigor, theoretical framework, and practical applicability of their research.

#### **7. Reviewer – International Business Review (IBR)**

- Critically assess submissions for originality, rigor, and relevance, ensuring the research makes a meaningful contribution to international business and cross-cultural management literature.
- Provide detailed, objective, and actionable comments to authors to help improve methodology, clarity, theoretical framework, and practical implications.

#### **8. Reviewer – Journal of Management (JOM)**

- Critically review submissions to ensure theoretical rigor, methodological soundness, and relevance to management research, including areas like leadership, organizational behavior, strategy, and HR.
- Provide detailed, unbiased, and actionable comments to authors to improve clarity, research design, and overall contribution to the management literature.

#### **9. Reviewer – Strategic Management Journal (SMJ)**

- Critically assess submissions for originality, rigor, and relevance, ensuring that research contributes to strategic management theory, practice, and policy
- Provide detailed, objective, and actionable recommendations to authors for improving theoretical frameworks, research design, and practical implications in the field of strategy.

#### **10. Reviewer – International Business Review (IBR)**

- Critically assess submissions for originality, methodological rigor, and relevance, ensuring the research contributes meaningfully to international business, global management, and cross-cultural studies.
- Provide detailed, unbiased, and actionable comments to authors to improve theoretical framing, research design, clarity, and practical implications in the context of global business.

#### **11. External Examiner- Punjab University | University of Education | Lahore Leads University**

- Evaluate undergraduate and postgraduate theses and dissertations.
- Conduct viva voce examinations and ensure compliance with

academic quality standards.

- Provide recommendations for curriculum improvement and assessment rigor.

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## TEACHING EXPERIENCE

- Postgraduate & Undergraduate Courses
- Financial Markets & Institutions
- Investment & Portfolio Management
- Risk Management in Banks
- Data Analysis using SPSS, AMOS, PROCESS Hayes & SmartPLS
- Corporate Governance & Auditing
- Banking Law & Practices
- Islamic Banking & Finance
- Insurance & Risk Management
- Managerial Accounting

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## RESEARCH METRICS

- Google Scholar Citations: 147
- H-index: 8
- ResearchGate Interest Score: 173.7

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## CONFERENCE PARTICIPATION

- 1st Doctoral Conference, University of Management & Technology, Lahore (2013) Ali Raza Elahi. Paper: "Macroeconomic covariates of default risk: Case of Pakistani non-financial firms"

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## IT & COMPUTER SOFTWARES

- Proficient in advanced statistical and econometric software packages including **MATLAB**, **Stata**, **SPSS**, **SmartPLS**, **EViews**, **NVivo**, and **EndNote** for rigorous quantitative and qualitative research analysis.
- Extensive experience in applying **multivariate analysis**, **SEM**, **panel data**, **time-series econometrics**, and **mixed-methods research techniques**.
- Skilled in utilizing international **finance and macroeconomic databases**, including **World Bank** and **International Monetary Fund (IMF)** datasets for empirical research and policy-oriented analysis.

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## PUBLICATIONS (SELECTED – PEER-REVIEWED JOURNALS)

1. Muhammad Usman, Ali Raza Elahi (2025). "Top Management Commitment to Sustainability and Green Supply Chain Management: The Mediating Roles of Organizational Culture and Strategic Orientation." *Journal for Current Sign*, 3 (4), 1397-1415. | **Impact Factor: Y Category**
2. Ahmad, N., Khan, W., Elahi, A. R., & Haris, M. (2025). "Integrating intellectual capital and sustainable leadership to strengthen green business innovation and sustainability of SMEs." *Journal of Enterprise Information Management*. | **Impact Factor: 6.4**
3. Muhammad Bilal, Dr. Waqas Khan, Dr. Ali Raza Elahi, Dr. Ali FayyazMunir (2025). "Impact Of Hydrocarbon Fuels On The Economic Growth." *Annual Methodological Archive Research Review*, 3 (12), 234-248. | **Impact Factor: Y Category**
4. Fatima, A., Munir, A. F., Elahi, A. R., Tariq, M., & Naqash, M. (2025). "Consequences of Climate Change on Food Security: Evidence from Asian and Pacific Economies." *The Critical Review of Social Sciences Studies*, | **Impact Factor: Y Category**
5. Muhammad Usman, Ali Raza Elahi (2025). "A Strategic Framework for Addressing Modern Procurement Challenges: Disruptions, Digitalization, and ESG Compliance." *Annual Methodological Archive Research Review*, 3 (12), 298-326. | **Impact Factor: Y Category**
6. Rehman, S., Ullah, A., Naseem, K., Elahi, A. R., & Erum, H. (2022). Talent acquisition and technology: A step towards sustainable development. *Frontiers in psychology*, 13, 979991. | **Impact Factor: 2.9**
7. Elahi, A. R., Ahmed, A., Majid, S., & Asif, M. F. (2021). Critical factors associated with the access to bank credit: An exploratory study. *Humanities and Social Sciences Reviews*, 9(3), 135-144. | **Impact Factor: Y Category**
8. Sattar, A., Hassan, A., Hussain, M. N., Sakhi, U., & Elahi, A. R. (2022). Impact of foreign direct investment on socio-economic development in belt and road countries. *Cogent Economics & Finance*, 10(1), 2143772. | **Impact Factor: 2.5**
9. Ashfaq, F., Abid, G., Ilyas, S., & Elahi, A. R. (2025). Sustainable leadership and work engagement: Exploring sequential mediation of organizational support and gratitude. *Public Organization Review*, 25(1), 231-252. | **Impact Factor: 1.7**
10. Majid, S., Sultana, N., Abid, G., & Elahi, A. R. (2021). The impact of corporate innovation on abnormal stock returns: The moderating role of investor sentiment. *Academy of Strategic Management Journal*, 20, 1-16. | **Impact Factor: Y Category**
11. Elahi, A. R., Mehmood, B., & Hussain Awan, M. M. (2014). Macroeconomic covariates of default risk: Case of Pakistani non-financial firms. *Zagreb International Review of Economics & Business*, 17(1), 15-26. | **Impact Factor: Y Category**
12. Elahi, A. R., Iqbal, A., Minhas, B. A., & Ashfaq, F. (2023). The behavior risk biases and sustainable investment decision. *Bulletin of Business and Economics (BBE)*, 12(3), 74-88. | **Impact Factor: Y Category**

13. Khan, W., Nisar, Q. A., Bilal, A. R., Yardimci, B., & Elahi, A. R. (2024). Empirical nexus between firm characteristics, market characteristics, financial delinquency, and its analogy to access to finance for SMEs. *Journal of the Knowledge Economy*, 15(4), 17407-17435. | **Impact Factor: 2.7**

14. Majid, S., Elahi, A. R., & Ahmad, N. (2022). The Impact of Environment Ethics and Performance on Firm Competitive Advantage: A Dynamic Capability Framework with Green HRM Practices. *Journal of Development and Social Sciences*, 3(2), 498-516. | **Impact Factor: Y Category**

15. Awais, M., Elahi, A. R., Wahaga, A. I., Majid, S., & Ikram, E. K. (2021). Journal of Isoss 2021 Vol. 7 (3), 207-226 Entrepreneurial Financial Well-Being: A Conceptual Model Of Financial Literacy, Locus Of Control And Risk Tolerance Moderating Through Eq And Sq. *Journal of ISOSS*, 7(3), 207-226. | **Impact Factor: Y Category**

16. Khan, W., Ellahi, A. R., & Mehmood, B. (2016). Impact Of Financial Supply Chain Management (FSCM) On Financial Performance Of Textile Sector In Pakistan: Empirical Evidence From Generalized Method Of Moments. *Science International*, 28(2). | **Impact Factor: Y Category**

17. Aftab, A., Elahi, A. R., & Butt, M. M. (2022). Factual Autonomy Predict Organizational Citizenship Behaviour and Counterproductive Work Behaviour in Industry Workers Mediated by Burnout. *Journal of Development and Social Sciences*, 3(2), 485-497. | **Impact Factor: Y Category**

18. Majid, S., Haleema, S., Chaudhary, M. G., Elahi, A. R., & Ahmad, N. (2024). Corporate Profitability and Cost of Capital Evaluation of ESG Performance: Evidence from a Multi-Industry Analysis. *Contemporary Journal of Social Science Review*, 2(04), 1668-1678. | **Impact Factor: Y Category**

19. Munir, A. F., Elahi, A. R., & Majid, S. (2023). Do different sectors affect equity risk premiums in emerging markets? evidence from asia. *International Journal of Business Reflections*, 4(2). | **Impact Factor: Y Category**

20. Elahi, A. R., Majid, S., & Khan, W. (2022). Cash Holding as a Risk Management Approach through the Lense of Institutional Entrepreneurship: Evidence from Financial Sector of Pakistan. *Pakistan Social Sciences Review*, 6(2), 410-427. | **Impact Factor: Y Category**

21. Majid, S., Maryam H., Elahi, A. R., Chaudhary, M. G., Awais, M., & Ikram, K. (2021). Journal of ISOSS 2021 Vol. 7 (1), 199-221 Corporate Innovation And Performance Nexus: The Mediating Role Of Organizational Culture. *Journal of ISOSS*, 7(1), 199-221. | **Impact Factor: Y Category**

22. Ahmad, N., Khan, W., Elahi, A. R., & Haris, M. (2025). Integrating intellectual capital and sustainable leadership to strengthen green business innovation and sustainability of SMEs. *Journal of Enterprise Information Management*, 1-33. | **Impact Factor: Y Category**

23. Tariq, M., Elahi, A. R., Zainab, Z., & Ashfaq, F. (2025). Sustainable SME development: analysis of green pathways through leadership, culture and innovation. *International Journal of Ethics and Systems*. | **Impact Factor: 3.2**

24. Zahra, Z., Elahi, A. R., Khan, W., Mehmood, B., & Sohail, M. (2025). Unraveling the effects of COVID-19 on the textile industry in South

Asia region: a comparative study of major players. *Kybernetes*, 54(8), 4229-4250. | **Impact Factor: 2.9**

25. Fatima, A., Munir, A. F., Elahi, A. R., Tariq, M., & Naqash, M. (2025). Consequences of Climate Change on Food Security: Evidence from Asian and Pacific Economies. *The Critical Review of Social Sciences Studies*, 3(2), 1714-1728. | **Impact Factor: Y Category**

26. Elahi, A. R., Khan, W., & Zainab, Z. (2024). Working Capital Management, Hedging and Macroeconomics Covariates of Default Risk: A Textile Sector Analysis in Pakistan. *International Journal of Management*, 14(4), 22-43. | **Impact Factor: Y Category**

27. Azam, M., Butt, M. U., & Elahi, A. R. (2024). The Role of Managerial Discretion in the Firm Performance: A Case Study of Public Limited Firms of Pakistan. *Journal of Management and Administrative Sciences (JMAS)*, 4(1), 48-68. | **Impact Factor: Y Category**

28. Azam, M., Elahi, A. R., & Haque, S. U. (2023). Managerial Discretion and Corporate Governance Mechanism: A Case Study of Public Limited Firms of Pakistan. *Bulletin of Business and Economics (BBE)*, 12(4), 564-576. | **Impact Factor: Y Category**

29. Elahi, A. R., Shakir, H., & Ahmed, S. (2023). Fostering Future Entrepreneurs: Exploring the Role of Extracurricular Engagement on University Campuses. *Journal of Management and Administrative Sciences (JMAS)*, 3(2), 47-68. | **Impact Factor: Y Category**

30. Mukhtiyar, R. M., & Elahi, A. R. (2023). Artisanal Women Entrepreneur And Performance: The Mediating Role Of Government Support And Entrepreneurial Competencies. *Bulletin of Business and Economics (BBE)*, 12(2), 269-284. | **Impact Factor: Y Category**

31. Ahmad, N., & Elahi, A. R. (2023). The Effectiveness of Promotion through Brochure Advertising on Merchandise Sales: A Case Study of Multiple Retail Stores of Pakistan. *Journal of Policy Research (JPR)*, 9(2), 732-740. | **Impact Factor: Y Category**

32. Khan, W., Waqas, M., Ellahi, A. R., & Ali, Q. M. (2022). Empirical Nexus Between Working And Financial Working Capital Management And Its Analogy To Capital Structure. *International Journal of Business Reflections*, 3(1). | **Impact Factor: Y Category**

33. Elahi, A. R., Ahmed, A., & Wrach, I. A. (2021). CREDIT RATIONING FROM LENDERS PERSPECTIVE: A RE-APPRAISAL. *Journal of ISOSS*, 7(2), 187-217. | **Impact Factor: Y Category**

34. Saeed, F., Abid, G., Elahi, A. R., Majid, S., & Khan, W. (2020). A Journey from I am not Loving it to I am Loving it: Guiding Women Entrepreneurs in the Accessibility of Finance for Empowering them in Pakistan. | **Impact Factor: Y Category**

35. Akram, M., Sattar, A., Khan, F., Khan, W., & Ellahi, A. R. (2019). Investigating the Impact of BA (English Literature) Components in Enhancing the Confidence Level of Students. *International Journal of English Language and Literature Studies*, 8(2), 46-60. | **Impact Factor: Y Category**

36. Rasheed, H., Mehmood, B., & Ellahi, A. R. Market Concentration, Governance And Macro-Financial Determinants Of Bank Profitability: Comparative Analysis Of Large Scale Commercial Banks Of Pakistan, India And China | **Impact Factor: Y Category**

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## RESEARCH INTERESTS

- Entrepreneurial & SME Finance
- Risk Management & Financial Stability
- Behavioral Finance & Investment Decisions
- Corporate Governance & Sustainability
- ESG, Green Finance & Innovation

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## REFERENCES

- **Dr. Ghulam Abid**  
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 dr.ghulamabid@gmail.com |  +92-321-4312827
- **Prof. Dr. Babar Aziz**  
Dean, Faculty of Arts & Social Sciences  
Government College University, Lahore  
 babar.aziz@gcu.edu.pk |  +92-300-7739447