



President's Message

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My dear Members and readers,

I am pleased to present this special issue of the CMA Journal on Fintech Innovations and Data Analytics—two areas that are reshaping the financial world and redefining the role of management accountants.

In today's digital economy, finance professionals are expected not only to manage numbers but also to use technology and data for better insights, smarter decisions, and greater value creation. At ICMA, we recognize this change and are taking meaningful steps to prepare our members and students for the future.

Recently, ICMA has introduced Generative Artificial Intelligence (GenAI) into its Study Scheme 2025. This initiative will help students develop digital skills, improve problem-solving abilities, and keep pace with global industry trends.

I am also pleased to share that ICMA has launched the Certified Practicing Accountant (CPA) program, a landmark achievement that enhances the global standing of our members. This credential equips them with the knowledge and skills to excel in taxation, corporate law, audit, assurance, and technology-driven consulting, enabling them to compete with confidence in local and international markets.

This issue of the Journal offers valuable insights on how fintech and data analytics are shaping the future of finance. I encourage our members to embrace these innovations and continue leading the profession with knowledge and adaptability.

At the same time, we cannot remain untouched by the human tragedy unfolding around us. The recent floods—among the worst in our history—have devastated millions of lives, particularly in Punjab and Khyber Pakhtunkhwa. Worsened by global warming and heavy monsoon rains, these events highlight Pakistan's deep vulnerability to climate change. I urge the government to take swift measures for relief and rehabilitation, and assure that ICMA stands with the nation in these critical times and in supporting these efforts.

Warm regards,

Ghulam Mustafa Qazi, FCMA
President ICMA