

From the Desk of

Chief Editor



Dear Readers,

I am pleased to present the July–August 2025 issue of ICMA’s flagship journal, *Chartered Management Accountant*, focused on Fintech Innovations and Data Analytics. In today’s fast-changing digital world, finance professionals must embrace new technologies to stay relevant, competitive, and future-ready.

This edition brings you exclusive feature interviews with Mr. Jameel Ahmad, Governor, State Bank of Pakistan (SBP), who shares valuable insights on SBP’s role in advancing fintech in Pakistan, and Ms. Holly Fang, President of the Singapore Fintech Association, who provides a global perspective on fintech innovation and its opportunities for emerging markets like Pakistan.

We are also privileged to feature interviews with other leading industry figures: Mr. Nadeem Hussain (Planet N & Pakistan Fintech Association), Mr. Danish A. Lakhani (NayaPay), Mr. Fawad Abdul Kader (Contrivus), Mr. Omair Ansari (Abhi Pvt. Ltd.), and Syed Faraz Javed (Seen Tarbi for Fintech, Saudi Arabia). Their experiences in building pioneering fintech ventures offer practical lessons and inspiration for finance professionals.

It is encouraging to see our members contributing more actively. Out of thirteen articles in the Focus Section, ten have been written by ICMA members—showing their strong commitment to sharing expertise for the benefit of peers and the profession.

The Research and Publications (R&P) Department, in collaboration with Gallup Pakistan, conducted a survey on the use of data analytics by finance professionals. The findings highlight the need for wider adoption of data-driven practices in businesses to improve decision-making. The complete report is included in this issue, along with R&P’s research-based articles in the Focus Section, Economy Watch, and Sector Briefs.

In the Articles Section, we are pleased to feature “Stock Market Pin Bar Strategy: Using Candlesticks and Moving Averages” by our Fellow Member, Mr. Rizwan Ahmed Khan. His first contribution to the journal offers useful insights for those interested in stock market strategies.

Through this issue, ICMA reaffirms its commitment to providing members with knowledge, ideas, and practical guidance to thrive in a rapidly evolving world. I hope you find it insightful and welcome your feedback and suggestions.

Muhammad Yasin, FCMA

Vice President ICMA &

Chairman, Research and Publications Committee

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