

CHRISTIAN ANTHONY RUIZ FLORES, DBA, MBA, LPT

 doc.chrisflores@gmail.com |  Cavite & Las Piñas, Philippines

 scholar.google.com/citations?user=iW81fEUAAAAJ&hl=en

 [ORCID: 0009-0004-6054-5798](https://orcid.org/0009-0004-6054-5798)

 [Web of Science ResearcherID: PDX-5893-2025](https://www.webofscience.com/WebOfScience/ResearcherID/PDX-5893-2025)

 **0906-242-6620 / 0998-441-7001**



“Academic leader and published researcher with a Doctorate in Business Administration, professionally licensed by the Philippine Professional Regulation Commission (PRC). Actively contributes to internationally peer-reviewed scholarly journals and serves on editorial boards and peer review panels, with research indexed in major global academic repositories. An Associate Member of the National Research Council of the Philippines (DOST-NRCP) and a registered Author, Writer, and Editor with the National Book Development Board (NBDB).”

EDUCATION

POSTGRADUATE DEGREES

- **Doctor in Business Administration (DBA)**
La Consolacion University Philippines | 2022–2025
- **Master of Business Administration (MBA)**
San Pedro College of Business Administration | 2018–2021
- **Master of Business Administration**
AMA University | 2017–2018

UNDERGRADUATE DEGREES

- **Bachelor of Science in Accountancy**
Oxfordian Colleges | 2013–2017
- **Certificate in Teaching Program (24 Units Professional Education)**
Oxfordian Colleges | 2022–2023
- **Diploma in Office Administration**
Datamex Institute of Computer Technology | 2010–2012

INTERNATIONAL PROGRAMS & SPECIALIZATION COURSES

- **Google | Coursera Professional Certificates**
 1. Google Data Analytics (8 Courses series)
 2. Google Project Management (6 Courses series)
 3. Google Cybersecurity (8 Courses series)
- **Southville International School Affiliated with Foreign Universities**
 1. Project Management in Today's Fast-Paced Environment
 2. Advanced Data Analytics for Your Organization
 3. Risk Assessment & Management
- **University of Asia and the Pacific**
UA&P School of Education and Human Development (SED)
 1. Writing Stories for the Classroom
 2. The Character Revolution: Beyond Academics, Back to the Heart of Teaching
- **Ateneo de Manila University – Graduate School of Business**
Bankers Association of the Philippines

1. Corporate Governance and Risk Management
 2. Crisis Management
- **De La Salle University**
DLSU - Research
 1. Executive Course on Research Management
 - **University of the Philippines**
Center for Integrative and Development Studies – Program on Data Science for Public Policy
 1. AI in the Philippine Education Sector: Stakeholder Insights and Policy Proposals
 National Institute for Science and Mathematics Education Development (UP NISMED)
 1. Transforming Philippine Classrooms through AI-powered Teaching
 - **De La Salle – College of Saint Benilde**
School of Professional and Continuing Education
 1. Essential Project Management
 - **University of Baguio**
 1. The Role of Cybersecurity in Accounting
 - **TESDA – Entrepreneurship Courses**
 1. Managing Your Personal Finances
 2. Start and Improve Your Business

RESEARCH PUBLICATIONS & AUTHORED BOOKS

Indexed in: Google Scholar, Harvard University Library, Berkeley University of California Library, University of Oxford SOLO, University of Cambridge iDiscover, Ball State University Library, University of Canberra Library, Universiteit Leiden Catalogue, Crossref, Semantic Scholar, ResearchGate, Academia.edu, and other internationally respected repositories.

PEER-REVIEWED SCHOLARLY RESEARCH

- **Flores, C.A.** (2026). *“Algorithmic Credit, Digital Financial Literacy, and Institutional Safeguards: Evidence from Digital Lending Adoption in an Emerging Market.”* Business Fora: Business and Allied Industries International Journal, Volume 6, Issue 2, pp. 66-81. ISSN: 3028-1326 | [DOI:10.62718/vmca.bf-baiij.6.2.SC-1225-021](https://doi.org/10.62718/vmca.bf-baiij.6.2.SC-1225-021)
- **Flores, C.A.** (2026). *“The Inclusion-Risk Paradox in FinTech and InsurTech: Effects of Algorithmic Access Expansion, Opacity, and Regulatory Safeguards.”* Journal of Information Technology, Cybersecurity, and Artificial Intelligence, Volume 3, Issue 1, pp. 13-26. ISSN: 3065-6516 | [DOI:10.70715/jitcai.2026.v3.i1.045](https://doi.org/10.70715/jitcai.2026.v3.i1.045)
- **Flores, C.A.** (2026). *“The Financial-Psychological Nexus in Education Framework: An Algorithmic Mediation Model of Capability, Resilience, and Learning Outcomes.”* Psychology and Education: A Multidisciplinary Journal, Volume x, Issue X, pp. X-XX. ISSN: 2822-4353 | [DOI:](https://doi.org/10.2822-4353)
- **Flores, C.A.** (2026). *“Architecting Financial Well-Being in Algorithmic Credit Systems: The Roles of Human Capability and Institutional Design.”* International Review of Social Sciences Research, Volume 6, Issue 1, pp. X-XX. ISSN: 2782-9235 | [DOI:](https://doi.org/10.2782-9235)
- **Flores, C.A.** (2026). *“Predictive Role of Pedagogical Beliefs and Disciplinary Expertise in Institutional Decisions to Integrate the Binomial Theorem in Higher Education Curricula.”* Pedagogy Review: An International Journal of Educational Theories, Approaches and Strategies, Volume 7, Issue 1, pp. X-XX. ISSN: 3028-1040 | [DOI:](https://doi.org/10.3028-1040)
- **Flores, C.A.** (2026). *“Algorithmic Inclusion Paradox Access Expansion, Capability Erosion, and Financial Precarity in Digital Banking Environments: A Capability-Governance Framework.”* Journal of Interdisciplinary Perspectives, Volume 4, Issue 3, pp. 90-102. ISSN: 2984-8385 | [DOI:10.69569/jip.2026.003](https://doi.org/10.69569/jip.2026.003)

- **Flores, C.A.** (2025). *"Financial Freedom of Filipinos in Personal Finance Management."* Pantao International Journal of the Humanities and Social Sciences, Volume 4, Issue 1, pp. 108-116. ISSN: 3028-0877 | [DOI:10.69651/PIJHSS040107](https://doi.org/10.69651/PIJHSS040107)
- **Flores, C.A.** (2025). *"Developing a Microfinance Practices Framework to Address Barriers: An Analysis of Effective Implementation Among Credit Committee Personnel in Selected Cooperatives in Cavite."* Business Fora: Business and Allied Industries International Journal, Volume 4, Issue 1, pp. 1-22. ISSN: 3028-1334 | [DOI:10.62718/vmca.bf-baiij.4.1.SC-0125-025](https://doi.org/10.62718/vmca.bf-baiij.4.1.SC-0125-025)

PUBLISHED BOOKS

- **Flores, C.A.** (2026). *"Biblical Wealth Intelligence™"* TWR Book Publishing Services. ISBN: 978-621-8412-73-6 | [DOI:10.5281/zenodo.18227610](https://doi.org/10.5281/zenodo.18227610)
- **Flores, C.A.** (2025). *"The Craft of Dominion: Strategies for Power, Presence, and Precision."* Dreamer Publishing Services. ISBN: 978-621-507-091-5. ISBN: 978-621-507-092-2 | [DOI:10.5281/zenodo.16346198](https://doi.org/10.5281/zenodo.16346198)
- **Flores, C.A.** (2025). *"The 33 Tactics of Silent Rebellion: How Employees Disengage – And What Leaders Must Learn."* Hollyfield Publishing Services. ISBN: 978-621-501-078-2 | [DOI:10.69651/33tacticsofsilentrebellion](https://doi.org/10.69651/33tacticsofsilentrebellion)
- **Flores, C.A.** (2025). *"The 36 Codes of Strategic Authority: Timeless Tactics for Modern Influence, Power, and Legacy."* TWR Book Publishing Services. ISBN: 978-621-8412-41-5 | [DOI:10.5281/zenodo.16344562](https://doi.org/10.5281/zenodo.16344562)
- **Flores, C.A.** (2025). *"The Business Assassin's Codex™"* TWR Book Publishing Services. ISBN: 978-621-8412-42-2 | [DOI:10.5281/zenodo.16614745](https://doi.org/10.5281/zenodo.16614745)

SCHOLARLY SERVICE: EDITORIAL BOARDS & PEER REVIEW

- **JITCAI – Journal of Information Technology, Cybersecurity, and Artificial Intelligence** (jitcai.org)
Role: Editorial Board Member | ISSN: 3065-6516 | ISSN: 3066-6139 | Jacksonville, Florida, United States
- **Research Journal in Business Economics** (bluemarkpublishers.com/index.php/RJBE)
Role: Editorial Board Member | ISSN: 3078-381X | London, UK
- **Industry & Academic Research Review** (iari.org/proceedings/iarr)
Role: Editorial Board – Business, Management, & Accounting | ISSN: 2719-1478 | Quezon, Philippines
- **Letters in Economic Research Updates** (primeopenaccess.com)
Role: Editorial Board Member/Panel | ISSN: 3068-9236 | North Salt Lake, Utah, United States
- **RedFame Publishing** (home.redfame.com)
Role: Editorial Review Board | ISSN: 2332-7294 | ISSN: 2324-8033 | Richmond Hill, Ontario, Canada
- **Journal of Interdisciplinary Perspectives** (jippublication.com)
Role: Associate Editor – Business, Management, and Economics | ISSN: 2984-8385 | Cebu City, Philippines
- **Journal of Economic Development & Global Markets** (glintopenaccess.com/Economic/Editor)
Role: Editorial Board Member – Section Editor | ISSN: 3069-5813 | Los Angeles, California, United States
- **International Journal of Transformative Multidisciplinary Studies** (ijtmsonline.com)
Role: member of the Editorial Board | ISSN: 3116-3017 | Iligan City, Philippines
- **International Journal of Business Analytics** (igi-global.com)
Role: Editorial Review Board Member | ISSN: 2334-4547 | Pennsylvania, United States
- **Southeast Asian Journal of Science and Technology** (sajst.org/editorial-board)
Role: Editorial Board Member | ISSN: 2672-2992 | Pangasinan, Philippines
- **Deep Science Publishing** (deepscienceresearch.com)
Role: member of the Editorial Board | Fresno, California, United States

- **Psychology and Education: A Multidisciplinary Journal** (scimatic.org/journals/11)
Role: Peer Reviewer | ISSN: 2822-4353 | Aydın, Türkiye
- **Philippine Association of Institutions for Research, Inc.** (philair.org)
Role: Peer Reviewer | ISSN: 2244-0445 | Misamis Oriental, Philippines
- **International Journal of Economics, Finance and Management Sciences** (sciencepg.com)
Role: Peer Reviewer | ISSN: 2326-9561 | ISSN: 2326-9553 | New York, United States
- **American Journal of International Trade, Business Analytics, and Economics** (journals.e-palli.com/home/index.php/ajitbae)
Role: Peer Reviewer | Delaware, United States
- **TIJER – International Research Journals** “Technix International Journal for Engineering Research” (tijer.org)
Role: Peer Reviewer | ISSN: 2349-9249 | Reviewer Reference code 112307 | Ahmedabad, Gujarat, India
- **Journal of Emerging Technology and Innovative Research** (jetir.org)
Role: Peer Reviewer | ISSN: 2349-5162 | Member ID: 225758 | Ahmedabad, Gujarat, India
- **International Journal of Research and Analytical Reviews** (ijrar.org)
Role: Peer Reviewer | ISSN: 2349-5138 | Member ID: 120321 | Ahmedabad, Gujarat, India
- **Journal of Business Strategy Finance and Management** (jbsfm.org)
Role: Peer Reviewer | ISSN: 2583-2832 | Madhya Pradesh, India
- **NILEST Journal of Science, Technology & Management** (nijostam.org/journals)
Role: Editor / Peer Reviewer | E-ISSN: 3027-2580 | Kaduna State, Nigeria
- **Law, Economics and Society** (les.ideasspread.org)
Role: Peer Reviewer | ISSN: 3066-9340 | New York, United States
- **Business Management and Strategy** (bms.macrothink.org)
Role: Peer Reviewer | ISSN: 2157-6068 | Las Vegas, Nevada, United States
- **Higher Education Politics & Economics** (ojed.org/hepe/index)
Role: Peer Reviewer | ISSN: 2577-7270 | Norfolk, Virginia, United States
- **Motivation Science a journal of the American Psychological Association** (apa.org)
Role: Peer Reviewer | ISSN: 2333-8113 | NE, Washington, United States

ACADEMIC EXPERIENCE

AISAT COLLEGE DASMARIÑAS, INC.

Faculty | September 2022 – Present

Undergraduate Programs Taught:

- Bachelor of Science in Accountancy (BSA)
- Bachelor of Science in Accounting Information System (BSAIS)
- Bachelor of Science in Office Administration (BSOA)

Academic Contributions:

- ✓ Designed and delivered outcomes-based courses in business, accounting, and financial literacy
- ✓ Advised undergraduate thesis and capstone research projects across business disciplines
- ✓ Participated in curriculum enhancement initiatives aligned with CHED and institutional standards
- ✓ Facilitated student performance assessments, academic coaching, and learning evaluations

CORPORATE EXPERIENCE

PACIFIC CROSS INSURANCE, INC.

Team Sales Manager | February 2025 – February 2026

INTEGRITY FINANCING CORPORATION

Senior Sales and Marketing Head / Department Head | *November 2023 – February 2025*

CEBUANA LHUILLIER RURAL BANK

Business Development Officer | *August 2023 – November 2023*

GENERALI LIFE ASSURANCE PHILIPPINES

Senior Account Officer (Corporate Accounts: B2B2C) | *October 2020 – June 2021*

PHILIPPINES AXA LIFE INSURANCE CORPORATION

Unit Head / Manager | *March 2018 – October 2020*

Independent Financial Consultant | *October 2020 – July 2023*

PRU LIFE INSURANCE CORPORATION OF U.K.

Assistant Unit Manager | *September 2015 – April 2018*

Independent Financial Consultant | *October 2020 – July 2023*

PROFESSIONAL LICENSES**Education License**

- **Licensed Professional Teacher (Secondary Level)** – *Professional Regulation Commission (PRC)*

Literary & Publishing Accreditation

- **Registered Author/Writer & Editor** – *National Book Development Board (NBDB)*

Finance & Insurance Licenses

- **Variable Unit-Linked Investment License** – *Insurance Commission, Department of Finance*
- **Non-Life Insurance License** – *Insurance Commission, Department of Finance*
- **Traditional Life Insurance License** – *Insurance Institute for Asia and the Pacific, Inc.*
- **Associate Financial Planner (AFP)** – *Registered Financial Planner Institute, Philippines*

Quality Certification

- **Certified Lean Six Sigma Black Belt (CLSSBB)** – *The Council for Six Sigma Certification | IASSC-Accredited*

Accounting Certifications

- **Registered Cost Accountant (RCA)** – *National Institute of Accounting Technicians*
- **Certified Accounting Technician (CAT)** – *National Institute of Accounting Technicians*

SPEAKER & TRAINER ENGAGEMENTS: CORPORATE & GOVERNMENT SECTORS

- **Maersk Line | Safmarine | MCC Transport | Damco**
Multinational shipping and logistics groups
- **Philippine Air Force (AFP – PAF)**
Officer and enlisted ranks financial education
- **Philippine National Police (DILG - PNP)**
Nationwide financial capability training
- **Junior Chamber International Philippines (JCI)**
Young leaders and entrepreneurs' finance mastery
- **Department of Public Works and Highways (DPWH)**
Workforce financial empowerment program

EXECUTIVE SEMINARS & PROFESSIONAL DEVELOPMENT

- **Certified Securities Representative Seminar**
Securities and Exchange Commission & Department of Finance
- **Economics for Business: Intensive Seminar**
Arsokos Corporation – Faculty, University of Asia and the Pacific
- **The 7 Habits of Highly Effective People**
FranklinCovey – Ateneo Professional Schools
- **Change Management: Empowering Sales Leaders**
Philippine Society for Talent Development (PSTD)
- **Pru Step Up: Management Development Program**
Pru Life U.K.
- **From Insight to Impact: International Research Conference**
La Consolacion University Philippines – GE&RA
- **Gender Sensitivity Training**
Philippine Coast Guard | Department of Transportation

PROFESSIONAL AFFILIATIONS

- **Department of Science and Technology (DOST) | National Research Council of the Philippines (NRCP)**
*Role: Associate Member**
**Member of a Government-recognized pool of researchers and subject-matter experts*
- **Philippine Association for Teachers and Educators (PAFTE), Inc.**
Role: Regular Member
- **Council of Deans and Educators of Business in Region IV-A (CODEB 4A)**
Role: Member
- **Philippine Council of Deans and Educators in Business, (PCDEB) Inc.**
Role: Member
- **Philippine Association of Professional Teachers and Researchers (PAPTR) Inc.**
Role: Member
- **Junior Philippine Institute of Accountants (JPIA)**
Role: Adviser – Local Chapter
- **Philippine Coast Guard Auxiliary (PCGA)**
Rank: Coast Guard Auxiliary Commander
Designation: Deputy Chief of Staff for Administration & Personnel

ON THE JOB - TRAINING

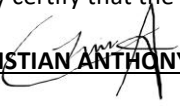
- **MAPFRE Insular Insurance Corporation | October 3, 2011 – January 11, 2012**
Legal, Recovery, and Investigation Unit / Legal Department

PERSONAL DATA

- Date of Birth: January 12, 1993
- Sex: Male
- Citizenship: Filipino
- Height / Weight: 5'8" / 77 kgs.
- References Available upon request

CERTIFY STATEMENT

"I hereby certify that the information provided above is true and accurate to the best of my knowledge."


DR. CHRISTIAN ANTHONY R. FLORES