

# Dr Muhammad Irfan

Institute of Banking and Finance, Bahauddin  
Zakariya University, Bosan Road, Multan, Pakistan

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## Experience

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- Bahauddin Zakariya University Multan Pakistan** August 2014 - Present  
Associate Professor  
In the capacity of Associate Professor at Bahauddin Zakariya University since August 2014, I have been extensively involved in teaching across various levels, from undergraduate to doctorate programs. My academic responsibilities also included conducting research in allied disciplines of management sciences, with a strong focus on quality management techniques and supply chain development. In addition to my teaching and research duties, I perform various administrative assignments at both departmental and university levels, contributing to curriculum development, organizing seminars, and enhancing the overall academic environment.

## Education

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- University of Science and Technology Beijing, China** 2014  
PhD Management Sciences  
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- Hailey College of Banking and Finance, University of the Punjab, Lahore** 2009  
MBA Insurance and Risk Management  
3.71/4.00
- Bahauddin Zakariya University Multan** 2007  
Bechelors in Commerce  
1114/1500
- BISE Multan** 2005  
Intermediate (FSc in Pre-Medical)  
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## Skills

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- Adaptability:** Quick to adjust to new environments and challenges, ensuring effective teaching and research.
- Problem Solving:** Proficient in identifying issues and implementing practical solutions in academic settings.
- Self-Motivation:** Highly driven and committed to achieving academic excellence and professional development.
- Ability to Multitask:** Capable of handling multiple responsibilities simultaneously, including teaching, research, and administrative tasks.
- Interpersonal Skills:** Excellent at building relationships with students, colleagues, and academic partners.
- Leadership:** Proven ability to lead academic projects and mentor students, fostering a

positive learning environment.

- **Decision Making:** Strong decision-making skills, particularly in academic and administrative roles.
- **Critical Thinking:** Effective at analyzing complex problems and developing innovative solutions.
- **Research Skills:** Extensive experience in conducting and supervising research in management sciences.
- **Communication:** Strong written and verbal communication skills, essential for teaching and presenting research findings.

## **Projects**

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- **Employees' Job Satisfaction Research Project**

Dr. Muhammad Irfan, as Principal Investigator, successfully completed a research project titled "Employees' Job Satisfaction." This project, funded with USD 1000, focused on investigating factors influencing job satisfaction among employees in various organizational contexts. The study employed rigorous research methodologies to analyze the impact of job-related factors on employee morale and productivity. Findings from this project contribute valuable insights into enhancing workplace satisfaction and organizational performance, benefiting both academia and industry stakeholders.

## **Achievements & Awards**

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- 1. Awarded the "Excellent International Student's Scholarship" by the University of Science and Technology Beijing (USTB) for the academic year 2012-2013. 2. Awarded the "USTB Excellent International Student's Scholarship" for the academic year 2011-2012. 3. Received the prestigious Chinese Government Scholarship to pursue a PhD in the People's Republic of China. 4. Served as Class Representative (CR) during the MBA program. 5. Secured 4th position at the university of Punjab Lahore in the MBA program. 6. Achieved 2nd position at the college level in the B.Com examination.

## **Publications**

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- **Developing a Sustainable Finance Index and Its Implications on Inter-Intra Banking Sector**  
MS Malik, M Irfan, S Munir  
SAGE Open 14 (3), 21582440241271232, 2024
- **Effect of Workplace Harassment on Organizational Cynicism with the Mediation of Perceived Incivility and the Moderating Role of Perceived Organizational Obstruction in Pakistan**  
C Zhang, Muhammad Irfan, JI Sial  
Heliyon, 2024
- **Digital threads in turbulent times: unraveling technostress and cleaner production in the food industry**  
Muhammad Irfan, NA Sulehri, N Manickiam  
Frontiers in Robotics and AI 10, 1293904, 2024
- **Impact of Financial Inclusion on Firm Performance with Moderating Role of Ownership Concentration and Board Independence**

- **The Impact of emotional finance, and market knowledge and investor protection on investment performance in stock and real estate markets**  
Muhammad Irfan, R Adeel, MS Malik  
SAGE Open 13 (4), 21582440231206900, 2023
- **Revolutionizing quality performance through digitization, technology management, and environmental management: a cutting-edge PLS-SEM model analysis with organizational agility ...**  
D Fangqi, Muhammad Irfan, Z Baloch  
Frontiers in Environmental Science 11, 1169145, 2023
- **Revitalizing Organizational Efficiency: Unpacking the Relationship between CEO Turnover, Research and Development, and Pay-Performance Sensitivities in the Financial Sector of ...**  
Muhammad Irfan  
Sustainability 15 (13), 1-15, 2023
- **The role of lean six sigma in driving sustainable manufacturing practices: an analysis of the relationship between lean six sigma principles, data-driven decision making, and ...**  
Jing Huang, Muhammad Irfan  
Frontiers in Environmental science 21, 2023
- **Employer responses to poaching on employee productivity: the mediating role of organizational agility in technology companies**  
M Li, MS Malik, M Ijaz, Muhammad Irfan  
Sustainability 15 (6), 5369, 2023
- **Adoption of digital money (e-wallet) in the post COVID-19 era: The moderating role of low distribution charges and low transit time in impulsive buying: A developing country ...**  
Q Wei, W Xiao, RMS Yaqub, Muhammad Irfan, M Murad, MZ Yaqub, Frontiers in Environmental Science 10, 984316, 2023
- **The impact of top management support, perceived justice, supplier management, and sustainable supply chain management on moderating the role of supply chain agility**  
F Men, RMS Yaqub, R Yan, Muhammad Irfan, A Haider, Frontiers in Environmental Science 10, 1006029, 2023
- **The Impact of Successful Intelligence, Entrepreneurial Personality, and Social Skills on Sustainable Entrepreneurship.**  
Muhammad Irfan, MS Malik, Knowledge Management & E Learning 15 (4), 600-613, 2023
- **Consumers' buying decisions and the influence of social and psychological variables**  
Muhammad Irfan, Journal of ISOSS 9 (2), 375-384, 2023
- **Employee associations with R&D investment, firm performance, disruption risk, and supply chain performance during the COVID-19 pandemic: A multiple mediational**

mode

Muhammad Irfan, Frontiers in Environmental science, 2023

- **Analyzing the Impact of Enterprise Social Media on Employees' Competency through the Mediating Role of Knowledge Sharing**  
Muhammad Irfan, Sustainability Journal, 2023
- **Resource-based theory perspective in the textile industry: The impact of the digital supply chain on operational performance**  
F Men, RMS Yaqub, R Yan, Muhammad Irfan, M Fatima, Frontiers in Environmental Science 10, 1017297, 2022
- **Impact of servant leadership on organization excellence through employees' competence: Exploring a cross-cultural perspective**  
Muhammad Irfan, AA Salameh, H Saleem, R Tahir Naveed, AF Dalain, RM Shahid, Frontiers in Environmental Science 10, 985436, 2022
- **The role of heuristic factors in investment performance: Exploring the market anomalies in a volatile environment**  
KU Malik, MS Malik, Muhammad Irfan, H Mehdi, Apuntes del CENES 41 (73), 61-82, 2022
- **Impact of vlog marketing on consumer travel intent and consumer purchase intent with the moderating role of destination image and ease of travel**  
Muhammad Irfan, MS Malik, SK Zubair, Sage Open Journal, 12 (2), 21582440221099522, 2022
- **Impact of Sustainable Finance on the Firm Performance: A Study on the Pakistani Banking Sector**  
Dr Muhammad Irfan, Indian Journal of Economics and Business 21 (2), 145-164, 2022
- **The Relationship between Executive Remuneration and Organizations' Efficiency: An Evidence from the Financial Sector of Pakistan**  
MSM Sonia Yasin, Muhammad Irfan  
Journal of Policy Research 8 (3), 59-70, 2022
- **Impact of Employee Competency, Psychological Capital and Flourishing Environment on Customer Satisfaction: With the Mediation of Employee Performance**  
M Farrukh, Dr Muhammad Irfan, DMS Malik, Turkish Online Journal of Qualitative Inquiry 13 (1), 1130-1146, 2022
- **The impact of Behavioural Biases including salience biase and information searched effect on investor decision mediated by fianncial well being using PLS SEM Modeling**  
Dr Muhammad Irfan, Indian Journal of Economics and Business 20 (4), 1515-1551, 2021
- **Effect of leadership styles on education quality in public universities with the interaction of organizational politics: using the partial least square algorithm**  
MH Ali, Muhammad Irfan, S Zafar  
Journal of Social Sciences and Humanities 1 (2), 1-13, 2021
- **CSR communication through social media: A litmus test for banking consumers'**

## **loyalty**

N Ahmad, RT Naveed, M Scholz, Muhammad Irfan, M Usman, I Ahmad, Sustainability Journal, 13 (4), 2319, 2021

- **The Impact of Socioeconomic Factors on Consumer Buying Behavior: A Case of Mobile Phone Market of Pakistan**  
Dr Muhammad Irfan, Muhammad Abdullah Khar, Indian Journal of Economics and Business 20 (4), 1183-1193, 2021
- **Factors That Affect The Employee's Job Satisfaction: An Evidence From Service Sector Of Pakistan**  
Muhammad Irfan
- **INTERNATIONAL MONETARY SYSTEM: CHALLENGES AND REFORMS**  
Dr Muhammad Irfan Journal of Quality and Technology Management 8 (2) 2017
- **Political Finance, Abstraction of Concept from Islamic Countries Using Content Analysis Approach**  
M Irfan, M Kausar, RT Naveed, MH Khan, AL-Qalam Journal, 23 (2), 110-122 , 2018
- **Extended Value-Added Intellectual Coefficient and Financial Reporting Quality: Moderating Role of Global Financial Crisis**  
M Irfan, M Kausar, MS Malik, 2019
- **Role of psychological factors in employee well-being and employee performance: an empirical evidence from Pakistan**  
R Yan, MF Basheer, M Irfan, TN Rana  
Journal Revista Argentina de Clínica Psicológica 29 (5), 2020
- **IPO Underpricing are Affected by the External and Internal Factors - An Evidence from Pakistan Stock Exchange**  
DRTN Adarsha Bhattarai, Mohammad Adnan, Raima Adeel, Muhammad Irfan,  
International Journal of Innovation, Creativity and Change 15 (8), 2021
- **ANALYSIS AGRI BUSINESS PROBLEMS AND PROSPECTS IN PAKISTAN: A CONTENT ANALYSIS APPROACH**  
Muhammad Irfan, Journal of Quality and Technology Management 8 (2), 249-260, 1, 2017
- **Open-Innovation and knowledge management in Small and Medium-Sized Enterprises (SMEs): The role of external knowledge and internal innovation**  
A Asada, MF Basheerb, M Irfanc, J Jiangd, R Tahir, Journal Revista Argentina de Clínica Psicológica 29 (4), 80-90, 101, 2020
- **Critical success factors for successful lean six sigma implementation in Pakistan**  
Q Zhang, M Irfan, MAO Khattak, J Abbas, X Zhu, MS Shah,  
Interdisciplinary journal of contemporary research in business 4 (1), 117-124, 84, 2012
- **The impact of HPWS in organizational performance: a mediating role of servant leadership**  
A Asad, J Abbas, M Irfan, HMA Raza  
, Journal of Managerial Sciences, 11, 69, 2017

- **The contribution of microfinance institutes in women-empowerment and role of vulnerability**  
A Asad, WU Hameed, M Irfan, J Jiang, RT Naveed, Journal Rev. Argent. Clín. Psicol 29, 223-238 67, 2020
- **THE EFFECT OF GENERAL BANKING INFORMATION TECHNOLOGY SYSTEM ON CUSTOMERS' SATISFACTION WITH THE MODERATING EFFECT OF CUSTOMER TRUST: AN EMPIRICAL STUDY FROM PAKISTANI ...**  
DM Irfan, Al Qalam Journal, 387-401 46, 2019
- **Impact of Financing on Sales Growth: A Case from Pakistan**  
DM Irfan, Journal of Managerial Science 11 (3), 513-528, 34, 2017
- **Examining critical success factors affecting ERP implementations in enterprises of Pakistan**  
MAO Khattak, S Yuanguan, M Irfan, RA Khattak, MSM Khattak, Interdisciplinary Journal of Contemporary Research in Business 3 (10), 606-632, 29, 2012
- **Shopping Mall Services and Customer Purchase Intention along with Demographics**  
MS Badar, M Irfan, Journal of Market-Focused Management, 16, 2018
- **Does employee psychological safety expediate employee performance and firm performance: mediating role of employee task performance and helping behavior**  
X Zhu, S Muneer, RT Naveed  
Rev. Argent. Clín. Psicol 30, 509-518 15, 2021
- **Quality and Customer Loyalty in Islamic Banks: Religiosity as a Moderator by using Andrew Hayes model**  
DM Irfan, Pakistan Journal of Humanities and Social Sciences 7 (4), 379-396, 15, 2019
- **The impact of corporate governance, fundamental and macroeconomic factors on stock prices: an evidence from sugar and allied industry of Pakistan**  
RA Ali, M Irfan, Pakistan Journal of Social Sciences 40 (3), 1329-1341 ,12, 2020
- **Impact of IT Investment on productivity of manufacturing organizations: Evidence from Textile Sector of Pakistan**  
DM Irfan, South Asian Journal of Banking and Social Sciences 2 (1), 75-87, 9, 2016
- **Six sigma in synergy with risk management**  
Q Zhang, X Zhu, MAO Khattak, M Irfan, European J. Business and Managment, 5, 184-188, 9, 2013
- **Attitude of Customers Towards Adopting of Mobile Banking M-Banking( An Empirical Study From Pakistan)**  
Dr. Muhammad Irfan, Innovative Systems Design and Engineering 10 (No.2), 30-33, 6, 2019
- **Impact of Project Management Methodology, Project Governance, and Knowledge Sharing Behavior on Project Success with the moderating effect of Documentation Culture: A case ...**  
Dr Muhammad Irfan, Muhammad Shahid, Indian Journal of Economics and Business 20 (2), 937-955, 4, 2021

- **The impact of corporate brand equity and brand credibility on customer satisfaction in islamic banks**  
MS Malik, M Irfan, F Shahzadi, PalArch's Journal of Archaeology of Egypt/Egyptology 17 (10), 4228-4244, 4, 2020
- **Revolutionizing quality performance through digitization, technology management, and environmental management: a cutting-edge PLS-SEM model analysis with organizational agility ...**  
D Fangqi, M Irfan, Z Baloch, Frontiers in Environmental Science 11, 1169145, 2, 2023
- **Gauging the Influence of Social Media Addiction on Employees and Organization Performances with the Moderating Role of Masculinity in the Islamic Banks of Pakistan**  
HB Magsi, M Irfan, MS Rao, Al-Aijaz Research Journal of Islamic Studies & Humanities 4 (1), 90-104, 2

### Languages

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- Urdu
- English
- Chinese

### Journal Editor

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- 1. Section Editor, Frontiers in Psychology, 2022
- 2. Editorial Member, Journal of Excellence in Management Sciences
- 3. Editorial Member, Journal of Excellence in Social Sciences

### External Thesis Examiner

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- 1. Institute of Southern Punjab, Multan  
Since November 2020.
- 2. National College of Business Administration and Economics (NCBA&E), Multan, Pakistan  
Since 2015.
- 3. National University of Modern Languages (NUML), Multan, Pakistan  
Since July 2016.

### Softwares Expertise

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- **Research Tools:**  
Proficient in using EBSCOhost, ScienceDirect, ISI Web of Knowledge, Emerald, Springer, and IEEE Library.

#### Research Software:

Experienced with EViews 9, NVivo 12, SMART PLS 3, SPSS 24, QSR NVivo 10, NoteExpress, and EndNote.

### Class Tours

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- 2015  
1. Organized a tour for MBA HRM students to Resham Textiles, Lahore, Pakistan, to explore Quality Management Practices in the textiles sector.

2. Arranged a tour for M.Sc. (Insurance & Risk Management) students to EFU General Insurance Co., Multan.

2016

1. Organized a tour for BBA (Banking & Finance) students to Honda Atlas, Sargodha, Pakistan.

2. Conducted a tour for BBA and MBA (Banking & Finance) students to the Pakistan Stock Exchange, Lahore.

3. Facilitated a training tour for BBA and M.Phil. students to Pakistan Stock Exchange Training, Lahore.

### **Trainings And Workshops**

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- 1. Training Workshop on software Smart Pls 3.

Year: 2016

Venue: School of Management, University of Engineering Technology (UET), Lahore, Pakistan

- 2. Arranged a Workshop on Softwares SPSS 20 & Smart Pls 3

Year: 2016

Venue: Institute of Banking and Finance, Bahauddin Zakariya University, Multan, Pakistan

- 3. Hosted a Seminar on Islamic Banking

Year: 2018

Speaker: Professor Dr. Buner, University of Utara Malaysia, Malaysia

Venue: Institute of Banking and Finance, Bahauddin Zakariya University, Multan, Pakistan

### **Book Published**

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- Corporate Governance: Theory and Practice

Publisher: LAMBERT Academic Publishing

Published: May 2018

### **Thesis Supervision**

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- 1. PhD Students

Successfully supervised 5 students who completed their doctorate.

- 2. M.Phil. Students

Supervised 25 students who completed their M.Phil. theses.

### **Conferences**

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- 1. RESEARCH OPPORTUNITIES WEEK, March 2015, Technical University Munich (TUM), Munich, Germany.

2. Examining Critical Success Factors in ERP Implementations for Better Management of Enterprises in Pakistan, International Conference on Engineering and Management, Shanghai, China, 2012, Vol. 3, Pages 1822-1830, IEEE.

3. The Impact of Covid-19 Pandemic and Consumer Behaviour on E-Commerce in Pakistan, International Conference on Business Management and Social Innovation (Online), Paris, 2021.



## Courses Instructed

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- Taught Courses
  - Undergraduate Level
    1. Microeconomics
    2. Business Economics
    3. Chinese Language
    4. Business Research Methods
    5. Business Ethics and CSR
    6. Principles of Management
  - Graduate Level
    1. Principles of Management
    2. Strategic Finance
    3. Quality Management
    4. Money Markets
    5. Data Analysis Techniques
    6. Financial Markets
    7. Property Insurance
    8. Business Research Methods
    9. Marine Insurance
    10. Liability Insurance
    11. Life and General Insurance
    12. Entrepreneurship
  - Postgraduate/ M Phill Level
    1. Advanced Topics in Quality Management
    2. Seminar in Finance
    3. Advanced Research Methods
    4. International Financial Markets
    5. Advance Data Analysis Techniques
  - Doctoral Level
    1. Doctoral Seminar in Finance
    2. Emerging Issues in Finance
    3. Advance Data Analysis Techniques

## Administrative Assignments

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- 1. Disciplinary committee IBF-BZU from 21.02.2020 to present
  2. Secretary Purchase Committee from 2018 to 2020.
  3. Member synopsis evaluation committee IBF-BZU 28.11.2018 to present
  4. Member Examination Committee (IBF) 2015 & July 2019 to Present.
  5. Member Board of Faculty of Commerce, Law and Business administration 12.05.2020 to present
  6. Secretary Admissions Committee (IBF) from 09-08-2016 to December 2024.
  7. Examination In-charge (IBF) 2015 & July 2019 to March 2021.
  8. Program Coordinator MBA Banking and Finance August 2016 to Jan 2021
  9. Assistant superintendent, Qasim Hall, BZU Multan October 2014 to Feb 2020.
  10. Internship Coordinator 10.04.2018 to 04-05-2019.
  11. Program Coordinator BBA (Hon.) Evening Program at the Institute August- Nov 2015 and 2018.
  12. Program Coordinator M.Sc. Insurance and Risk Management Nov 2015 to August

2016.

13. Building Incharge IBF (December 2024 to Present)

14. Course Outline Supervisor (2021 to onwards)

15. Served as Acting Director of IBF in place of Director IBF several times.