

Muhammad Arif, Ph.D.

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🌐 <https://www.linkedin.com/in/muhammad-arif-a75a4a217/>
🌐 <https://www.researchgate.net/profile/MuhammadArif-117>



Employment History

2025 – To date 📌 **Assist. Professor – Superior University Faisalabad Campus, Pakistan.**
2021 - 2022 📌 **Lecturer MGT Sciences – Govt. Islamia College Faisalabad, Pakistan.**
2015 –2017 📌 **Lecturer Commerce & Finance – Government College University Faisalabad, Pakistan.**
2013 – 2015 📌 **Lecturer MGT Sciences – Madina Group of Colleges, Faisalabad, Pakistan.**

Personal Statement

With over ten years of experience in teaching and academia, I hold a Ph.D. in Applied Economics from Xi'an Jiaotong University. Currently, as a Visiting Assistant Professor at Superior University Faisalabad Campus, I teach Business Management and Chinese Language, along with courses such as Financial Management, Corporate Finance, and Business Research Methods. My career also includes roles in finance and accounts management, further enhancing my academic and professional perspective. Fluent in both English and Mandarin Chinese, my strong communication skills enable me to effectively engage with international research communities and diverse student groups. I have published in leading journals and presented at global academic forums. Throughout my career, my ability to clearly explain complex ideas has been instrumental in bridging the gap between theory and practice.

Education

2018 – 2024 📌 **Ph.D. Applied Economics, Xi'an Jiaotong University Xi'a China**
📌 *Thesis title: Research on the Influencing factors and their Action Paths of Environmental Quality in Pakistan: an integrated perspective of governance and development.*

2013 – 2015 📌 **M.Phil. Commerce - Finance G.C University, Faisalabad, Pakistan (gcuf.edu.pk)**
📌 *Thesis title: Impact of macroeconomic factors on financial sector's performance pre and post banking crisis*

2011-2013 📌 **M.Com – Finance - G.C University, Faisalabad, Pakistan(gcuf.edu.pk).**

Research Publications

Journal Articles

- Chenghu, Zhang, **Muhammad Arif**, Khurram Shehzad, Mahmood Ahmad, and Judit Oláh. 2021. "Modeling the Dynamic Linkage between Tourism Development, Technological Innovation, Urbanization and Environmental Quality: Provincial Data Analysis of China" *International Journal of Environmental Research and Public Health* 18, no. 16: 8456. (SSCI/SCI Expanded Q2 IF: 4.614)
- Arif, M., Chenghu, Z., Shehzad, K., Ahmad, M. (2021). Specifying the Domineering Role of Governance in the Long Term Environmental Excellence: A Case Study of Pakistan. *SAGE Open*. (SSCI Q2 IF: 2.032)
- Shehzad Khurram, Xiaoxing Liu, Abdul Rauf, **Muhammad Arif**, Saman Mazhar, Nadeem Sohail, and Waqas Amin. "Revolutionising tourism development in China: an effective role of ICT and Western Silk Road project." *Asia Pacific Journal of Tourism Research* 24, no. 9 (2019): 965-977. (SSCI Q IF: 4.04)
- Shehzad, Khurram, Xiaoxing Liu, Aviral Tiwari, **Muhammad Arif**, and Abdul Rauf. "Analysing time difference and volatility linkages between China and the United States during financial crises and stable period using VARX-DCC-MEGARCH model."

International Journal of Finance & Economics 26, no. 1 (2021): 814-833. (SSCI Q2 IF: 3.07).

● Shehzad, K., Xiaoxing, L., **Arif**, M., Rehman, K. U., & Ilyas, M. (2020). Investigating the psychology of financial markets during COVID-19 Era: a case study of the US and European Markets. *Frontiers in Psychology*, 11. (SSCI Q1 IF: 4.232).

● **Muhammad Arif**, Chenghu Zhang. (2025) "Harnessing Technology Innovation and Financial Growth for Carbon Neutrality and Sustainable Development in Pakistan" SAGE OPEN – Manuscript ID: SO-25-1792 (SCI IF: 5.04 Q1 - Accepted).

● **Muhammad Arif**, Chenghu Zhang. (2025) " Exploring the Effects of Economic and Green Growth on Poverty, Income Inequality, and Environmental Degradation: The Moderating Influence of Institutional Quality in South Asia" *Environmental Development & Sustainability* – Manuscript ID: ENVI-D-25-07753 Partially Accepted SCI IF: 5.04 Q1).

Subject Handled:

- *Financial Management I & II*
- *Financial Accounting I & II*
- *Introduction to Business*
- *Project analysis & Management.*
- *International Business.*
- *Company Accounts.*
- *Advanced Accounting*
- *Cost & Management accounting*
- *Financial Institutions & Markets*
- *Principles of Management*
- *Project Management*
- *Corporate Finance*
- *Investment Management*
- *Merchandising*
- *International finance*
- *Business Research Methods*
- *Quality Systems & Standards*
- *Entrepreneurship*
- Foreign Language (Chinese Simplified)

Skills

Languages ■ Strong reading, writing and speaking competencies for English, Mandarin Chinese.

Data Analysis ■ Eviews, SPSS, STATA, Amos

■ Excel, Word, PowerPoint, etc

Misc. ■ Bibliometric analysis, AHP TOPSIS, Academic research, teaching, training, consultation and publishing.

🔗 <https://www.researchgate.net/profile/Muhammad-Arif-117>

Personal Skill

Language Proficiency Framework

Language	Listening	Reading	Speaking
English → Chinese (Chinese proficiency certification can be provided upon request)	Advanced	Advanced	Advanced
Chinese → English (Exam number: H31811056389 (Hanban))	Advanced	Advanced	Advanced
	91/100	95/100	91/100

According to the **Common European Framework of Reference for Languages (CEFR)** level:
Total Score: 277/300

Miscellaneous Experience

Awards and Achievements

2023 📌 Third position in Essay Competition held by Xi'an Jiaotong University on "The Belt and road initiative: Transformative Impact on Pakistan's Socio-Economic landscape".

🔗 <https://sie.xjtu.edu.cn/info/1020/3851.htm>

2017 📌 Merit Award, Chinese Government Scholarship.

2014 📌 Laptop award on merit by Government of Pakistan.

Training/Certificates

2023 📌 Three days "Global Governance Innovation and Training Talent Camp organized by Xi'an Jiaotong University, Xi'an Shaanxi, China..

2019 📌 Silk Road Training on Chinese Law versus International Law with perspective of One Belt One Road organized by IKSCEST in Xi'an Jiaotong University Xi'an, Shaanxi, China.

2019 📌 Silk Road Training on Innovation & Practical Training in Financial Data Analysis organized by IKSCEST in Xi'an Jiaotong University Xi'an, Shaanxi, China.

2019 📌 Two Days Conference on "Innovation Technologies in Distance Learning" organized by Directorate of Distance Learning Education – GC University Faisalabad, Pakistan.

2016 📌 One day Training Workshop on "Learning Management Systems" organized by Directorate of Distance Learning Education – GC University Faisalabad, Pakistan.

Other Online Certifications

2014 📌 Financial Globalization, Capital Flows, and the Global Financial Cycle offered by Asian Development Bank

[08/08/2023 – 01/09/2023] 🔗 <https://elearning-adbi.org/2006>

2014 📌 Governing Sustainable Finance [01/08/2023 – 31/08/2023] Certificate ID: 95187-169-345-9591 🔗 <https://elearning-adbi.org/certificate-verifier/?&code=95187-169-345-95912006>

2014 📌 Green Investments: Renewable Energy
 [01/08/2023 – 31/08/2023]Certificate ID: 95187-169-346-4283.

🔗 <https://elearning-adbi.org/certificate-verifier/?&code=95187-169-346-4283>.

References

Professor
 Name: Prof, Zhang Chenghu (<https://sie.xjtu.edu.cn/9.pdf>)
 School of Economics&Finance (Xi'an Jiaotong University)
 ✉ zch@mail.xjtu.edu.cn

Professor
 Name: Prof, Judit Olah
 Doctor of the Hungarian Academy of sciences
 ✉ juditdrolah@gmail.com