

Curriculum Vitae

SIDRA GHULAM MUHAMMAD

PERSONAL INFORMATION



Faisalabad, Pakistan +92-335-0700959



Sidragm89@gmail.com

Sex Female | Nationality Pakistani

EDUCATION

An enthusiastic, hardworking, research-oriented & passionate individual with an acute interest in business, accounting, and finance. I am confident of my abilities, supplemented by my academic and work experience, to contribute to organizational goals and develop a name for myself and the organization I work for in the market.

MS Business Administration-Finance

MS (Business Administration) Specialiozation in Finance from Govt College University

University Faisalabad

Research dissertation

"An Analysis of the Effectiveness of Budgetary Control Techniques

and their Role in Firm Performance"

2009-2011 M.com (Accounting)

University of Agriculture Faisalabad

B.com Shiblee Group of Colleges Faisalabad

University of Punjab (PU)

2004-2006 Higher Secondary School Certificate

Govt College for women Karkhana Bazar Faisalabad

Secondary School Certificate (SSC)

2002-2004

International Conferences:

1. Presented at the International Congress on Social Sciences and Management Studies, Kokand University, Uzbekistan, June 2024.

2. Delivered presentation at the IX International Academic Studies Congress, Istanbul Gedik University, Turkey, May 2025.



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RESEARCH PUBLICATIONS

Leveraging Technology to Boost Financial Planning: Integrating Capital Budgeting, Cash Flow Management, and Forecasting - Use of Fintech in Financial Planning.

Book Chapter (IGI Global)

Book :New Business Development Strategies for Achieving Sustainable Growth by IGI Global.

BOOK Link: https://www.igi-global.com/book/new-business-development-strategies-achieving/367330

Research Articles:

(9 Articles)

Article 1:Why Female Presence on Boards is Often Ignored in Firms? Empirical Evidence from Emerging Economies

Publication link:

https://hjrs.hec.gov.pk/index.php?r=site%2Fresult&id=1089551#journal_result

Bulletin of Business and Economics, 13(1), 749-755 https://bbejournal.com https://doi.org/10.61506/01.00264 HEC recognized

Article 2:Influence on Banks' Credit Risk Through Monetary Policy Instruments: A Study of Listed Commercial Banks in Pakistan

Publication link:

https://bbejournal.com/BBE/article/view/835

Bulletin of Business and Economics (BBE), 13(2), 255-265. https://doi.org/10.61506/ "HEC recognized

Article no 3: The Impact of Monetary Policy Instruments on Financial Performance of Commercial Banks in Pakistan: A Review of Monetarist Ideology with Particular Reference to Instruments Directly Under SBP Control.

Publication link:

DOI: https://doi.org/10.5281/zenodo.13294669

HEC Recognized :Remittances Review July 2024, Volume: 9, No: S 3, pp.794-814 ISSN: 2059-6588(Print) | ISSN 2059-6596(Online)

Article no 4: EXPLORING THE STATISTICAL ANALYSIS OF THE EFFECT OF CLIMATE CHANGE IN THE OKARA DISTRICT OF CENTRAL PUNJAB

Publication link: https://contemporaryjournal.com/index.php/14/article/view/533

HEC Recognized: CONTEMPORARY JOURNAL OF SOCIAL SCIENCEREVIEWVol.03No.01(2025)

Article no 5: Impact of Human Capital on Firm Value: A Case Study of Pakistan

Publication link: https://thecrsss.com/index.php/Journal/article/view/452

HEC Recognized: The Critical Review of Social Sciences Studies Online ISSN:3006-7170Print ISSN:3006-7162Volume 3, Number1, 2025, Pages 3763–3774

Article no 6: IMPACT OF EXPERIENTIAL RETAIL PRACTICES ON CUSTOMER SATISFACTION AND LOYALTY IN PUNJAB, PAKISTAN

Publication link:https://contemporaryjournal.com/index.php/14/article/view/478https://doi.org/10.12345/9vm2vf16

HEC Recognized: Contemporary Journal of Social Science Review Vol. 3 No. 1 (2025)

Article no 7: Role of Self-Efficacy in Job Performance and Career Success: Thriving as a Bridge to Sustainable Growth

Publication link:https://www.researchgate.net/profile/Rimsha-Shahid-7/publication/390145517 Role of Self-

Efficacy in Job Performance and Career Success Thriving as a Bridge to Sustainable Growth/links/67e240c0e2c0ea36cd9e2af6/Role-of-Self-Efficacy-in-Job-Performance-and-Career-Success-Thriving-as-a-Bridge-to-Sustainable-Growth.pdf

HEC Recognized: International Review of Management and Business Research Vol. 14 Issue.1

Article no 8: Job Crafting as the Bridge: Personality's Effect on Performance and the Power of Political Skill

Publication link: https://thecrsss.com/index.php/Journal/article/view/598

HEC Recognized: The Critical Review of Social Sciences Studies :Vol. 3 No. 2 (2025)DOI: https://doi.org/10.59075/zrap3w45

Article no 9: Business Model Innovation in the Digital Era: An IT Sector Perspective

Publication link: https://induspublishers.com/IJSS/article/view/1590

HEC Recognized: The Critical Review of Social Sciences Studies :Vol. 3 No. 2 (2025) DOI: https://doi.org/10.59075/ijss.v3i2.1590

PROFESSIONAL RESEARCH PUBLICATIONS

Theme Article Contributor in The Agricultural Economist

Article 1: Women & Youth in Pakistan's Agriculture Sector

Publication link: https://agrieconomist.com/women-and-youth-in-pakistans-agriculture-sector

Article 2: A Shift Towards Ecological Farming in Pakistan's Agriculture

Publication link: https://agrieconomist.com/a-shift-towards-ecological-farming-in-

pakistans-agriculture

Article 3: Cultivating Resilience in Agriculture Today

Publication link: https://agrieconomist.com/cultivating-resilience-in-agriculture-today

WORK EXPERIENCE

Lecturer

Feb-2025- Ongoing

(National Business School)

The University of Faisalabad TUF

Jan-2020 to June 2024

Visiting Lecturer

Institute of Management Sciences, University of Agriculture Faisalabad

Courses taught: Financial Management, Banking and Financial Institutions, Financial Accounting

Nov-2011 to Nov 2019

Contract Lecturer

"Govt College For Women Karkhana Bazar Faisalabad"

Courses taught: Principles of Marketing, Principles of Management, Financial Accounting, Project

Management. Business Law, Principles of Taxation, Economics

Law, Cost Accounting, Introduction to Banking, business Strategies, Financial Accounting.

Sep-2012 to Sep 2019

Exam Committee Member

Served as a Committee member, Examination Committee of Govt College for Women Karkhana Bazar Faisalabad.

Superintendent Examination

Served four years as Superintendent Examination held by University of Punjab reffered from Govt College for Women Karkhana Bazar Faisalabad.

Superintendent Examination

Served four years as Superintendent Examination held by GCUF reffered from Govt College for Women Karkhana Bazaar Faisalabad.

2020-2021

Served One year as a Tutor in Allama Iqbal Open University (Faisalabad Campus)

Professional skills

(Communication)

Good communication skills gained through my working experience as a lecturer.

Technical Skills

- Microsoft Office (word, PowerPoint, Excel)
- SPSS, Stata, Statistical Analysis (Practical application during my MS research
- E-Commerce, Fiver, Upwork

- Quick Book Accounting Software, Bookkeeping
- StatisticalAnalysis management

Other skills

- Positive Attitude, Written and Verbal Communication
- Team Working
- Time Management
- Research skills
- Critical Thinking

Achievements

- ✓ International Courses Certified from International Universities and professional institutes.
- √ New Business Development(AlQalam Gift Store) through Organizational Behavior aspects
- ✓ Marketing Perspective based Product initiative project
- ✓ Financial Analysis of Apple CO (Ratio, horizontal, and Vertical Analysis)

Related Skills

- Mendeley
- Endnote
- QuickBook (Accounts, Payroll)
- PeachTree Accounting Software
- Microsoft Office 2016
 Full command on Microsoft Office 2016 (Word, Excel, Powerpoint etc.)
- Minitab
 - Good command on Minitab software for statistical analysis of data sets.
- Demonstrated experience of lab and field work during my postgraduate and undergraduate research.
 - Strategic management versus financial management.
 - Global leadership.

Research Interest

- Monetary policy and its impacts on banks
- Business in the digital world.
- Fintech vs. traditional business model
- Enterprise strategic management
- International Business and Finance

Awards (Certificates)

- Digital Marketing course
- MS Office course from GCW Karkhana Bazar Faisalabad
- Introduction to Data Analytics course from simplilearn | Skillup institute
- Digital Leadership in Business course from simplilearn | Skillupinstitute
- Attended Effective methods of Literature review on Scopus Webinar held by Elseveir Researcher Academy
- Success Mindset course from HP LIFE
- Turkey International Conference Presenter
- Uzbakistan International Conference Presenter

Urdu:MotherTongue

Language(s) English: Near Native Proficiency

English

UNDERSTANDING		SPEAKING		WRITING
LISTENING	READING	SPOKEN INTERACTION	SPOKEN PRODUCTION	
C1/2	C1/2	B1/2	B1/2	B1/2

References

Dr Saqib Muneer Associate Professor University of Ha'il Saudi Arabia (PhD from Universiti Teknologi Malaysia)

Email:sa.muneer@uoh.edu.sa

Cell No: 0092-3324213725

Dr. Abdul Ghafoor Associate ProfessorInstitute of Business Management Sciences
University of Agriculture, Faisalabad-Pakistan

(Phd from University of Agriculture Faisalabad)
Email: ghafooruaf@hotmail.com

Cell No: 0092-3336533193

Dated: 23-07-2025

Sidra