



# INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023



**(Creating End User Value Through Sustainable  
Business and Analytics)**

 **19-20 MAY, 2023**

**ORGANIZED BY**

**FACULTY OF BUSINESS ADMINISTRATION  
MOHAMMAD ALI JINNAH UNIVERSITY, KARACHI**

# ABSTRACT BOOK





## TABLE OF CONTENTS

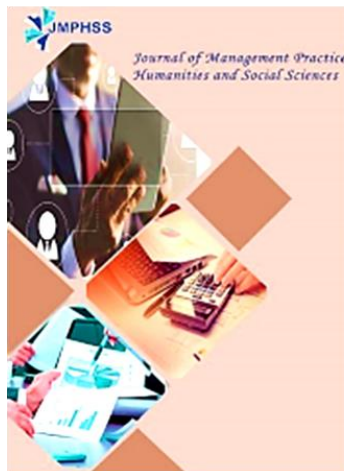
<b>Our Partners and Sponsors .....</b>	<b>2</b>
<b>About ICBM 2023 .....</b>	<b>3</b>
<b>Message from Patron ICBM 2023 .....</b>	<b>4</b>
<b>Message from Chair ICBM 2023.....</b>	<b>5</b>
<b>Message from General Chair 1 ICBM 2023.....</b>	<b>6</b>
<b>Message from General Chair 2 ICBM 2023.....</b>	<b>7</b>
<b>Message from Head of Technical Committee ICBM 2023.....</b>	<b>8</b>
<b>ICBM 2023 Chairs Profiles .....</b>	<b>9</b>
<b>ICBM 2023 Conference Themes .....</b>	<b>11</b>
<b>ICBM 2023 Session Chairs Profiles .....</b>	<b>12</b>
<b>ICBM 2023 Session Co-chairs Profiles .....</b>	<b>18</b>
<b>ICBM 2023 Support Committees .....</b>	<b>23</b>
<b>International Keynote Speakers Profiles .....</b>	<b>24</b>
<b>National Keynote Speakers Profiles.....</b>	<b>28</b>
<b>Panel Discussion.....</b>	<b>29</b>
<b>ICBM 2023 Affiliated Journals.....</b>	<b>30</b>
<b>Pictures Gallery .....</b>	<b>31</b>
<b>Conference Program.....</b>	<b>37</b>
<b>Schedule of Paper Presentations .....</b>	<b>39</b>
<b>Abstracts of the Presented Papers.....</b>	<b>55</b>



ICBM 2023 PARTNERS AND SPONSORS



NEWTON HEALTH CARE (PVT) LTD





## ABOUT ICBM 2023

The International Conference on Business & Management (ICBM) 2023 is being organized this year with the theme: Creating End User Value Through Sustainable Business and Analytics. The ICBM offers participants a platform to discuss & exchange ideas concerning the theory, research and practice of business & management. Organized by Faculty of Business Administration, the ICBM 2023 will be held from May 19-20, 2023 at Mohammad Ali Jinnah University (MAJU), Karachi, Sindh, Pakistan.



## ICBM 2023 CHAIRS

### PATRON

Prof. Dr. Zubair Ahmed Shaikh

### CONFERENCE CHAIR

Dr. Hina Fatima (hina.fatima@jinnah.edu)

### GENERAL CHAIRS

- Dr. Junaid Rehman Shaikh (junaid.rehman@jinnah.edu)
- Dr. Nauman Zaheer (nauman.zaheer@jinnah.edu)



## MESSAGE FROM PATRON ICBM 2023

Mohammad Ali Jinnah University is making innovations and discovering the latest expertise that addresses business's serious issues. The MAJU research's mission is to be a leader of new discoveries. With its contribution to facilitate economic growth of Pakistan, MAJU's dynamic contribution in the field of research is evident by its wide initiatives such as ICBM 2023 which has created strong connection with other universities and key industries nationally and internationally.

International Conference on Business and Management (ICBM 2023) is a considerable contribution towards our dedication to excel research in business & management and associated areas. This research deals with all the issues that give threat to the modern world of business, management, and economics.

The research activities of our faculty lead to an extraordinary enrichment of the experience of our students that is realized at both the graduate and postgraduate levels. The research training provided to our graduate students creates the next generation of scholars well-prepared to advance knowledge and discovery. The extension of research opportunities to an ever-increasing group of undergraduate students adds a dimension of experience to the undergraduate education that simply cannot be duplicated in the classroom. Our students learn the joy as well as the rigors of new discovery, and acquire skills of inquiry, evaluation, and communication that provide a foundation for the next phases of their careers and lives.

To continue MAJU's solid progress toward achieving research eminence and bringing the full power of our intellectual capital to achieve a vision for society's future requires strong support from university leadership. We must advance the university's research agenda, invest in promising new initiatives, optimize research support services, and enhance our commercialization potential. MAJU's research community is perhaps the most comprehensive in the nation, and its breadth and excellence make it a leading force for change: locally, nationally, and globally.

**PROF. DR. ZUBAIR A. SHAIKH  
PRESIDENT (MAJU)**



## MESSAGE FROM CHAIR ICBM 2023

On behalf of the organizing committee, it gives me immense pleasure to express my gratitude to everyone who made the International Conference on Business Management a success. With the main theme of "Creating end user value through sustainable business and analytics," this conference aims to explore the crucial role of sustainability and analytics in driving business success and generating value for the end users.

In today's rapidly evolving business landscape, sustainability has emerged as a vital aspect of organizational strategy. It encompasses not only environmental considerations, but also social responsibility and ethical practices. Moreover, analytics has revolutionized the way businesses operate. By harnessing the power of data, organizations can gain valuable insights to make informed decisions, optimize processes, and enhance customer experience. This conference provides an excellent platform to delve into sustainable business models, strategies and best practices that can help organizations thrive in a responsible and sustainable manner. I am confident that this conference will serve as a catalyst for driving sustainable business practices and leveraging analytics to create end user value.

I would like to express my deepest gratitude to our honorable President, Prof. Dr. Zubair Ahmed Shaikh and our esteemed sponsors, keynote speakers, chairs, co-chairs and the organizing committee for their unwavering support in making this conference a reality.

Thank you!

**DR. HINA FATIMA**



## MESSAGE FROM GENERAL CHAIRS ICBM 2023

A very warm welcome to the MAJU ICBM 2023. The conference theme of "Creating End User Value Through Informatics and Analytics" encounters us as a community of intellects to look forward and rethink the way we solve technology-intensive business problems. Thus, our thematic focus this year is on the use of informatics & analytics for achieving data-driven business solutions and competitive market advantage.

In addition to the researchers, the CEOs, CFO and CTO from the top-notch business, IT and technology firms including the senior executives from the government organizations would be joining us to share their unique insights on steering the country to the path of sustained socio-economic growth. The ICBM 2023 would bring researchers, practitioners and business leaders under one roof to engage in a forward-thinking discussion on how to best address the complex business problems of the industry, government and society thereby helping us achieve the ICBM vision, viz. "solutions for business world".

In the end, I would like to express my profound gratitude to the Patron ICBM 2023, Prof. Dr. Zubair Ahmed Shaikh, including the Conference Chairs, Session Chairs, Co-chairs, Organizing Committee and the student volunteers for their support, as without their cooperation, this conference wouldn't have attained a record number of paper submissions and poster presentations. I would also like to thank our Presenters, Keynote Speakers, Distinguished Guest Speakers and the Panelists alike for lending their time & wisdom and sharing innovative solutions to the unprecedented socio-economic and business problems, making this conference an intellectually diverse platform.

I hope that the participants will gain new insights, enhance their research network and have a pleasant time at Mohammad Ali Jinnah University, Karachi.

Welcome Aboard!

**DR. JUNAID REHMAN SHAIKH**



## MESSAGE FROM GENERAL CHAIR ICBM 2023

I am delighted to present this compilation of abstracts, showcasing the diverse and cutting-edge research that was presented during the International Conference on Business and Management. This booklet serves as a valuable resource, providing a snapshot of the exciting research being conducted by scholars and practitioners from around the world. The abstracts cover a wide range of topics, including but not limited to Strategic HRM, Leadership and Organizational Psychology, supply chain management, operations management, digital media, social media marketing, entrepreneurship, banking & finance, project management, innovation management, Sustainable Development Goals (SDGs) and socio-economic development. Each abstract provides a concise overview of the research objectives, methodology, key findings, and implications, offering readers a glimpse into the breadth and depth of knowledge.

It is my hope that this booklet sparks intellectual curiosity, fosters meaningful discussions, and inspires future collaborations among attendees. I extend my heartfelt appreciation to all the authors who have contributed their abstracts to this booklet. Their dedication to advancing the field of business and management through their research is commendable, and their contributions undoubtedly contributed to the success of our conference.

**DR. NAUMAN ZAHEER**



## MESSAGE FROM HEAD OF TECHNICAL COMMITTEE ICBM 2023

On behalf of the organizing committee, I warmly welcome all the participants attending the conference at MAJU in the vibrant city of Karachi. This conference aims to delve into the emerging, pertinent, and contemporary topics of sustainability and the creation of end user value. Our overarching theme for this year's event is "Creating End User Value Through Sustainable Business and Analytics".

The conference garnered significant support from numerous industry sponsors who shared a common vision of achieving sustainability goals and meeting customer aspirations in terms of value. Their involvement underscored the importance of this conference and its potential impact on various sectors. The union of industry, academia, and government at this conference served as a catalyst for growth and fostered the exchange of ideas crucial for growth. We are honored to have renowned researchers from national and international institutions who would grace the conference with their keynote addresses. Their expertise and insights are expected to provide us with profound reflections and thoughtful perspectives from across the globe. Their contributions, alongside those of other esteemed speakers, promise to make this conference an intellectually stimulating and enjoyable experience for all the attendees.

I would like to express my heartfelt gratitude to the conference Chairs, Co-chairs, Session Chairs and the members of the organizing committee for their tireless efforts, unwavering support and enthusiasm in making this event a reality. Their dedication and hard work have been instrumental in shaping the conference program and ensuring its success. With a carefully curated agenda and a diverse range of topics, I hope that the ICBM 2023 will challenge your thinking, ignite meaningful discussions, and facilitate valuable connections among the participants. I encourage you to actively engage in the sessions, share your research, and make the most of the networking opportunities available throughout the event. Once again, I extend a warm welcome to all participants and sincerely hope that your time with us will be both thought-provoking and enjoyable.

**DR. MUHAMMAD ASIF QURESHI**

## ICBM 2023 CHAIRS PROFILES

### PATRON



#### PROF. DR. ZUBAIR A. SHAIKH

**Affiliation:** Mohammad Ali Jinnah University (MAJU), Karachi

**Official Email:** zubair.shaikh@jinnah.edu

**Area of Expertise:** Mobile Agents, Adhoc Networks, Ubiquitous Computing, User Experience Usability, Human Machine Interaction, Ontology, Distance Learning.

Prof. Dr. Zubair Ahmed Shaikh is currently the President/Vice-Chancellor at Mohammad Ali Jinnah University, Karachi. He holds a PhD from Polytechnic University, New York, United States. He has served as founding Dean at Isra University, Dean of University of Huddersfield, UK's franchise program in Karachi and also as Dean and Director of FAST National University and DHA Suffa University. He is also an elected Member of Governing Body of Pakistan Engineering Council in Computer Engineering.

Dr. Zubair has held key strategic and academic leadership positions, establishing research centers and leading engineering, technology and educational projects for various companies. He is a profound name and an acclaimed technologist who has worked as Google Scientist in addition to his services as Senior IT Consultant for Wall Street and other national and international organizations of repute. His countless achievements and remarkable services to the higher education sector made him an asset for Mohammad Ali Jinnah University.

### CHAIR



#### DR. HINA FATIMA

**Affiliation:** Mohammad Ali Jinnah University, Karachi

**Official Email:** hina.fatima@jinnah.edu

**Area of Expertise:** Development Economics, Agricultural Economics, Econometrics, Efficiency Analysis.

Dr. Hina Fatima received Master of Economics from Fatima Jinnah Women University, Rawalpindi, Master of Philosophy from International Islamic University, Islamabad, PhD from Fatima Jinnah Women University, Rawalpindi and PhD research Fellowship from West Texas A&M University, USA. She is one of the key editorial members of Jinnah Business & Economic Research Journal and the Editor of Jinnah Research Bulletin. Currently, she is serving as Associate professor and Associate dean at Faculty of Business Administration at Mohammad Ali Jinnah University.



## GENERAL CHAIRS

### DR. JUNAID REHMAN SHAIKH

BE (Pakistan), MEM (Australia), MBA (Australia), PhD (Australia)  
P.ENG (Australia), MAPE (Australia), MPMI (USA), MAIS (USA), MASIS&T (USA)



**Affiliation:** Mohammad Ali Jinnah University, Karachi

**Official Email:** junaid.rehman@jinnah.edu

**Area of Expertise:** Strategic Knowledge Management, Technology & Innovation Management, Leadership and HRM, Project Management, Higher Education Policy Development.

Dr. Junaid is a faculty member and currently leading the MS (Project Management) Program at Mohammad Ali Jinnah University (MAJU), Karachi. He is also the CEO of Knowledge360, a Career Management, Education & Training Consultancy. He completed his PhD on a fully-funded Australian government RTP scholarship. While previously serving as Director (ORIC) at MAJU, he conceived and introduced first of its kind concept called "ORICOMETER", a performance monitoring and showcasing tool/dashboard for ORICs of Pakistani Universities. Dr. Junaid has more than 14 years of national and international experience that spreads across multiple industries as Federal Government Officer, Academic, Project Manager, Researcher and Consultant.

He is a HEC & British Council Certified Research Grants Management Specialist and Trainer. He has served at Higher Education Commission (HEC), Pakistan, wherein he facilitated cutting-edge research through research journal grants and policy regulations in the universities of Pakistan. At University of Technology, Sydney, he served as an Academic and taught technology management and research writing subjects at postgraduate level. Dr. Junaid has travelled to more than 25 countries for the purpose of international exchange and research collaboration, and has presented his research at leading international conferences held in Japan, USA, UK, Australia, Poland & Italy. He has 22 publications which include 2 books and 20 Research Journal/A-ranked Conference Papers. He has attained a cumulative WoS impact factor of more than 35 during the past 3 years period, with one of his recent papers published in a high impact factor journal (Journal of Information Management, WoS I.F: 18.95, Q1). He is also a Reviewer in leading Q1 impact factor Journals. Besides, in recognition of his academic achievements, he was conferred upon "Star Laureate Award", "Accomplish Award" and "SSA Australia Academic Excellence Award".



### DR. NAUMAN ZAHEER

**Affiliation:** Mohammad Ali Jinnah University, Karachi

**Official Email:** nauman.zaheer@jinnah.edu

**Area of Expertise:** Digital Marketing, Consumer Behavior, Marketing Analytics Mobile Advertising, Technology Acceptance.

Dr. Nauman Zaheer is an Assistant Professor of Marketing and Head of Business School at the Faculty of Business Administration, Mohammad Ali Jinnah University, Karachi. Dr. Nauman completed his PhD in marketing communication from University of Ljubljana, Slovenia. Currently, he is teaching various courses on marketing research and consumer behavior.



## ICBM 2023 THEMES

Themes		Session Chair(s) & Co-Chair(s)
1	<p><b>Strategic HRM, Leadership and Organizational Psychology</b></p> <p>Business Informatics for Competitive Market Advantage Knowledge Economy &amp; Knowledge Society Modern Trends in Leadership and Strategic HRM</p>	<p><b>Chair(s)</b></p> <ul style="list-style-type: none"> <li>• Dr. Noor Ahmed Brohi</li> <li>• Dr. Syed Haider Ali Shah</li> </ul> <p><b>Co-Chair(s)</b></p> <ul style="list-style-type: none"> <li>• Dr. Asif Qureshi</li> </ul>
2	<p><b>Digital Marketing, Social Media and Entrepreneurship</b></p> <p>E-commerce and Digital Marketing Social Media: Information Sharing, Privacy, Security &amp; Ethics Consumer Psychology in Digital Age Entrepreneurship and Startups Development</p>	<p><b>Chair(s)</b></p> <ul style="list-style-type: none"> <li>• Dr. Atif Aziz</li> <li>• Dr. Sadia Shaikh</li> </ul> <p><b>Co-Chair(s)</b></p> <ul style="list-style-type: none"> <li>• Dr. Nauman Zaheer</li> <li>• Dr. Muhammad Saeed Mujahid</li> </ul>
3	<p><b>Emerging Trends in Banking and Finance</b></p> <p>Emerging Trends in Accounting and Finance Islamic Banking and Shariah Compliant Financing Fintech and Blockchain Technologies Behavioral Finance</p>	<p><b>Chair(s)</b></p> <ul style="list-style-type: none"> <li>• Prof. Dr. Muhammad Azam</li> </ul> <p><b>Co-chair(s)</b></p> <ul style="list-style-type: none"> <li>• Dr. S. M. Noaman Ahmed Shah</li> <li>• Dr. Irfan Hyder Shakri</li> </ul>
4	<p><b>Supply Chain and Operations Management</b></p> <p>Emerging Trends in Supply Chain Management Quality and Operations Management</p>	<p><b>Chair(s)</b></p> <ul style="list-style-type: none"> <li>• Dr. Rab Nawaz Lodhi</li> <li>• Dr. Muhammad Saeed Shahbaz</li> </ul> <p><b>Co-chair(s)</b></p> <ul style="list-style-type: none"> <li>• Dr. Qamar Abbas</li> <li>• Dr. Muhammad Nawaz Tunio</li> </ul>
5	<p><b>Contemporary Project Management</b></p> <p>Contemporary Trends in Project Management Project Management Applications in Healthcare, engineering and IT.</p>	<p><b>Chair(s)</b></p> <ul style="list-style-type: none"> <li>• Dr. Farhan Mehboob</li> </ul> <p><b>Co-chair(s)</b></p> <ul style="list-style-type: none"> <li>• Dr. Maira Anis</li> <li>• Dr. Muhammad Mutasim</li> </ul>
6	<p><b>Technology and Innovation Management</b></p> <p>Business Value of Big Data Analytics for Government, Industry and Society AI and IoT for Smart Cities, Governments &amp; Societies Business &amp; Management Education: Digital Learning Trends and Platforms Advances In Business Research Methods, Theories and Approaches</p>	<p><b>Chair(s)</b></p> <ul style="list-style-type: none"> <li>• Dr. Malak Aoun</li> <li>• Dr. Ghulam Mujtaba</li> </ul> <p><b>Co-chair(s)</b></p> <ul style="list-style-type: none"> <li>• Dr. Ghulam Muhammad</li> </ul>
7	<p><b>Sustainable Development Goals (SDGs) and Socio-economic Development</b></p> <p>Sustainable Business Performance &amp; Socio-economic Growth Impact of Foreign Aid and Debt Financing on Developing Economies Regional Trade and Geopolitics of CPEC Responsible Resource Production &amp; Consumption</p>	<p><b>Chair(s)</b></p> <ul style="list-style-type: none"> <li>• Dr. Farhan Ahmed Shaikh</li> <li>• Dr. Nooreen Mujahid</li> </ul> <p><b>Co-chair(s)</b></p> <ul style="list-style-type: none"> <li>• Dr. Abdul Samad Dahri</li> </ul>

## SESSION CHAIRS PROFILES



### DR. NOOR AHMED BROHI

**Affiliation:** Begum Nusrat Bhutto University, Sukkur

**Official Email:** noor.brohi@bnbwu.edu.pk

**Area of Expertise:** HRM, OB and Leadership

Dr. Noor Ahmed Brohi received his PhD in Management with a dissertation written on the Impact of Servant Leadership on Employee Psychological Safety, Psychological Capital and Turnover Intention at the Putra Business School, Universiti Putra Malaysia (UPM-PBS) in July 2019 with distinction (Best PhD Student Award). He received fully funded scholarship for Master leading to PhD from Higher Education Commission of Pakistan under the project "HRDI Faculty Development Program for UETS/UESTPS". His areas of interest are human resource management, leadership, human resource development, human psychology and organizational behavior. He has authored more than 25 international refereed journal articles, book chapters and international conference papers. Dr. Noor is a trained expert in the usage of various statistical tools such as Structural Equation Modeling (SEM) and Partial Least Squares (PLS-SEM). He has also conducted SEM and Business Research Methods related workshops in Putra Business School, University Putra Malaysia (PBS-UPM), International Islamic University Malaysia (IIUM) and Shaheed Benazir Bhutto University Sanghar Campus.



### DR. SYED HAIDER ALI SHAH

**Affiliation:** Bahria University, Islamabad

**Official Email:** haider.buic@bahria.edu.pk

**Area of Expertise:** HR Practices, Talent Management, Leadership & Management.

Dr. Syed Haider Ali Shah is an Associate Professor at Bahria Business School, Bahria University, Pakistan. Dr. Haider Shah Holds a PhD in Human Resource Management from University of Malaya, Malaysia, Malaysia's Top University and its World Ranking is 59. Dr. Syed Haider Ali Shah serving Bahria Business School, Bahria University, Islamabad, Pakistan, Since 2017. Dr. Haider is also a Research Cell Coordinator/Head of Research Cell, and he looks after all the activities of Research Cell (MBA & BBA Thesis, Internships and Projects) in Bahria Business School, Islamabad Campus. Based on his research throughout his graduate and doctoral studies, he has published in several Academic Databases like Impact Factor Journals, Scopus Journals and HEC Recognized Journals. Moreover, he has also participated at various local and international conferences as a Keynote Speaker, a Session Judge and Participant. His Analytic and Research Skills are Advanced, Developed and Demonstrated throughout his Academic and Professional exposure. In addition to that he also delivers Professional, Motivational and Conference Talks. Dr. Haider has also designed Several Panel Discussions, Round Table Discussions and delivered Different Workshops at the Bahria University Islamabad, Centre for Academic Learning Writing and Support Services (CALWASS) and other Universities. In addition, he has been conducting different workshops at Student and Faculty level related to research particularly. Dr. Syed Haider Ali Shah is a Teacher, Researcher, Author, Motivational Speaker, Trainer, Provide Consultancy and Higher Education Commission (HEC) Approved Supervisor.



### DR. ATIF AZIZ

**Affiliation:** Iqra University, Karachi

**Official Email:** atifraj2001@gmail.com

**Area of Expertise:** Strategic Management, Methods in Business Research and Entrepreneurship.

Dr. Atif Aziz is currently serving as Professor and Cluster Head of HRM at Iqra University, Karachi. He holds MBA from Universiti Tunku Abdul Razak, Malaysia and a PhD from University Utara Malaysia. His Areas of expertise include: employability and career related outcomes. At present, he is working on Psychometric properties of young professionals.



### DR. SADIA SHAIKH

**Affiliation:** Benazir School of Business, BBSU, Karachi

**Official Email:** dr.sadiashaikh@bbsul.edu.pk

**Area of Expertise:** Business Management, Entrepreneurship, SME Management and Tourism Marketing.

Dr. Sadia Shaikh is an Assistant Professor Benazir Bhutto Shaheed University, Karachi, Pakistan. She holds a Ph.D. Degree in the discipline of Business Management with a focus on Entrepreneurship and SME Management. Her area of research and expertise includes Micro, Small & Medium Enterprise Management, Enterprise Development, Business Value Chains, as well as Tourism, Sports Sciences & Sustainability studies. Dr. Shaikh has extensive teaching and administrative experience and has been associated with various academic institutions as well as business corporations in Pakistan. She also has vast experience in research writing and publishing. She has published many research articles in reputable national and international journals, as well as serving as an editor for HEC recognized research journals. Dr. Shaikh has co-founded many entrepreneurial ventures and is currently working with two social enterprises 'Artizan' and 'Coral Research & Education Systems'. She also provides consultancy on aspiring entrepreneurial ventures, coaching, and academic supervision to research scholars.



### PROF. DR. MUHAMMAD AZAM

**Affiliation:** Mohammad Ali Jinnah University, Karachi, Pakistan

**Official Email:** muhammad.azam@jinnah.edu

**Area of Expertise:** Corporate Finance, Behavioral Finance, Security Analysis and Portfolio Management, Financial Econometrics and Business Research Methods.

Dr. Muhammad Azam is a Professor of Finance in the Department of Management Sciences at Mohammad Ali Jinnah University, Karachi. He earned his PhD in Finance from Paris Nanterre University in 2009. His research interests include Corporate Finance, Behavioral Finance, Security Analysis and Portfolio Management, Financial Econometrics and Business Research Methods. He has vast experience in teaching at both graduate and postgraduate level. He has published numerous articles in various high-ranked journals.



### **DR. RAB NAWAZ LODHI**

**Affiliation:** University of the Punjab, Lahore, Pakistan

**Official Email:** rabnawazlodhi@hcc.edu.pk

**Area of Expertise:** Business Strategy, Information Systems, Business Analytics, Qualitative and Quantitative Data Analysis.

Dr. Rab Nawaz Lodhi is an Associate Professor at Hailey College of Commerce, University of the Punjab Lahore, Pakistan. He also served UE Business School, University of Education as a Chairman and University of Central Punjab, University of Engineering and Technology, Lahore and COMSATS University on different academic positions. He is also a Visiting Research Scholar at Muma College of Business, University of South Florida, USA. He has vast teaching, training, research experience in Pakistan, Malaysia, Turkey, Kazakhstan, Netherland, Indonesia, Philippines, Brunei, Saudi Arabia, and United States of America (USA).

He has more than 66 research publications in HEC recognized journals including impact factor journals of Emerald, Sage, John Wiley and Sons, Springer and Taylor & Francis group. He is also a Guest Editor of the Journal of Hospitality and Tourism Technology (SSCI, Scopus Q1 Ranked, Clarivate Analytics Impact Factor 5.576), Emerald, for a special issue on Qualitative Research in Hospitality and Tourism Management. QSR International Pty Ltd Australia certified him in 2013 as trainer and consultant of QSR NVivo 9/10 in Asia Pacific Regions. More than 70 universities and research institutes invited him for the different training programs and funded research projects.



### **DR. MUHAMMAD SAEED SHAHBAZ**

**Affiliation:** Szabist, Islamabad

**Official Email:** dr.saeed@szabist-isb.edu.pk

**Area of Expertise:** Skilled in Supply Chain Management, Risk Management, and Logistics Management.

Currently serving at SZABIST, Islamabad, Dr. Saeed is an experienced Assistant Professor with a demonstrated history of working in the higher education industry. He holds a doctorate in Supply Chain Risk management, Logistics, and Supply Chain Management from Universiti Tun Hussein Onn Malaysia.



### DR. FARHAN MEHBOOB

**Affiliation:** Bahria University, Karachi

**Official Email:** farhanmehboob.bukc@bahria.edu.pk

**Area of Expertise:** Project Planning & Management, Strategic Business Leadership, Fintech, Econometrics, Business Analytics, Business Research methods.

Dr. Farhan holds a PhD in Business Administration and an MBA from Heriot-Watt University (UK, 2022 QS Rank 270) with emphasis in International Trade & Finance. He completed Bachelor of Science in Business Administration from University of Arizona (USA, AACSB, 2022 QS Rank 268) double majoring in Management Information Systems & Operations Management. He has taught variety of Management Science, IT/MIS courses at the graduate and undergraduate levels in addition to supervising MBA and BBA thesis. His current research interests include corporate governance, fintech, econometrics, business ethics. He has published in peer reviewed Scopus indexed impact factor journals as well as presented at International Research Conferences (Awarded Best Conference Paper-AIMC-2021). He holds professional IT certifications from Cisco, Microsoft, Sun Microsystems (now Oracle) and Symantec (now Broadcom). He has attended numerous professional training courses in networking, network security, routing, and switching by Avaya, Cisco, Network Associates, Nortel Networks, Oracle, Symantec and Microsoft.



### DR. GHULAM MUJTABA

**Affiliation:** University College of Bahrain, Bahrain

**Official Email:** mujtaba@iba-suk.edu.pk

**Area of Expertise:** Technology Management, Artificial Intelligence, Machine learning, online social networking, Text Mining.

Dr. Ghulam Mujtaba is currently working as a professor at the Department of Computer Science, Sukkur IBA University. He is also working as a director of the center of excellence for Robotic, Artificial Intelligence and Blockchain (CRAIB). He has been associated with Sukkur IBA University since 2006. He received his Doctorate degree in the field of computer science from university of Malaya, Kuala Lumpur, Malaysia in 2018. His field of research includes artificial intelligence, machine learning, online social networking, text mining, text classification, image classification and deep learning. Dr. Mujtaba teaches various courses such as Computer Programming, object Oriented Programing, Data Science, Machine Learning, Natural Language Processing, Deep Learning and Advance Research Methods. He has authored or co-authored several articles in academic journals indexed in well reputed databases, such as Web of Science, IEEE Xplore, Science Direct, Springer, and scopus. Most of his journal publications are published in "W" category journals. He actively reviews the journal articles which are submitted for publication in well-known "W" category journals including, Neurocomputing, IEEE Access, Artificial Intelligence Review, Malaysian journal of Computer Science, Expert Systems with Applications, Knowledge-based systems, and information fusion.



### DR. MALAK AOUN

**Affiliation:** University College of Bahrain, Bahrain

**Official Email:** maoun@ucb.edu.bh, dr.malakaoun@gmail.com

**Area of Expertise:** Technology Management, Total Quality Management.

Dr. Malak Aoun is an Assistant Professor at University College of Bahrain, Bahrain. She holds a PhD in Total Quality Management. She has published her research in internationally reputed journals and conferences. Her research interest includes integrating Quality with other disciplines such as Sustainable development, Project Management, Human Resources Management, International Business Management, Strategic Management, Organizational Behavior, Leadership and Change Management.



### DR. FARHAN AHMED SHAIKH

**Affiliation:** NED University, Karachi

**Official Email:** farhanshaikh@neduet.edu.pk

**Area of Expertise:** Sustainable finance, climate literacy and development economics, Financial Economics, Environmental Economics, Energy finance, SDGs.

Dr Farhan Ahmed Shaikh is a senior education professional with more than 17 years of hard core national and international experience in academia and the developmental sector. At present, he is an Assistant Professor at the Economics and Management Sciences Dept at NED University, Karachi. His major creative contribution for NED includes the development of Center of Excellence for Socio-Economic Development and Policy (CESDP) and departmental research journal. Previously, he worked as an Assistant Professor of Finance and the Managing Editor of Journal of Independent Studies & Research (JISR-MSSE) with SZABIST, Karachi. At SZABIST, he significantly contributed to devising the strategic plan of the faculty of management sciences. He was responsible for raising the standards and quality of research in the field of management, social sciences and economics, providing research related capacity building trainings.

Dr. Shaikh has the privilege of winning three Best Research Awards for the year 2021, 2022 and 2023 awarded by Advanced Studies and Research Board of NED University of Engineering & Technology (NEDUET). He has also been serving as a member of board of studies, board of faculty, board of advanced studies and research (BASR), think tanks and editorial boards. He has also worked in the capacity of Technical, Research and Data Consultant for the development sector that includes organizations like World Bank, School of Leadership, British Council, Sewa-Development Trust, Youth Arena, The NGO World Foundation and Nizamani Foundation. Dr. Shaikh also shares an international profile. He has had the honor of being first ever an Asian nominee for Moskowitz Prize in the field of Sustainable Finance by Kellogg School of Management, Northwest University, US. He has also had the honor of winning the Best Teacher Award 2021.



### **DR. NOOREEN MUJAHID**

**Affiliation:** University of Karachi, Karachi

**Official Email:** nooreenmujahid111@yahoo.com

**Area of Expertise:** Knowledge in Development Economics, Labor Economics, Public Policy Issues, Gender Economics.

Dr Nooreen Mujahid is an outstanding Research Professor at the prestigious Applied Economics Research Centre of the University of Karachi. With over two decades of experience in academia, she is a distinguished teacher, professional trainer, and researcher. Dr Mujahid's exceptional research abilities are evident from her impressive portfolio of Twenty-Eight National and International publications and eight Conference Papers. She has also successfully led three major research projects, demonstrating her exceptional leadership and organizational skills. Dr Mujahid's dynamic capabilities in research and training are further highlighted through her creation of several Case Studies, Simulation Exercises, and Reports. Her innovative and practical approach to research and training has earned her a reputation as a leading expert in her field. As an Additional Director Staff at the National Institute of Management (NIM) Karachi from 2008 to 2013, Dr Mujahid has proven her ability to not only excel in academic settings but also to apply her knowledge to real-world situations. Her contribution to academia and society has been invaluable, and she continues to be an inspiration to her peers and students alike.

## SESSION CO-CHAIRS PROFILES

### DR. MUHAMMAD ASIF QURESHI



**Affiliation:** Mohammad Ali Jinnah University, Karachi and Universiti Malaysia Perlis (International Research Fellow)

**Official Email:** drasifqureshi@jinnah.edu

**Area of Expertise:** Human Resource Management, Organizational Behaviour, leadership, CSR, Quantitative and Qualitative Research.

Dr. Muhammad Asif Qureshi is working as an Associate Professor, Faculty of Business Administration at Mohammad Ali Jinnah University and also worked as a Director Research and Projects at MAJU. He earned his Ph.D. degree in Human Resource Management from University Utara Malaysia, which is AMBA and AACSB accredited, Postdoctoral & International Research Fellow at University Malaysia Perlis. Dr. Qureshi has a wide international exposure and almost 14 years of work experience in teaching, research, and Industry level. He has published in A\* Journal, International journal of hospitality management Impact factor 10.427 and earned Emerald Literati Awards from The TQM Journal. He has several Impact Factor publications to his credit in Scopus Q1, ABDC, ABS SSCI, SCI, ESCI and other top-notch research journals. He is a reviewer of several high-ranking research journals. Currently, he is editing a special issue in Frontiers in Psychology having an Impact Factor of 4.232, Scopus Q1, ABS. He has been invited as Session Chair and Keynote Speaker to a number of International Conferences. Dr. Qureshi has deep knowledge of quantitative and qualitative research and has presented in universities such as Oxford, U.K, Harvard and MIT, USA. He nurtures and spearheads many research programs at his university and is a key protagonist of an inspirational research leadership. He has supervised more than 10 MS and PhD Thesis. He is well respected in the international research community and has several research publications in the area of Human Resource Management, CSR, Fintech, and Quantitative & Qualitative Research.

### DR. NAUMAN ZAHEER



**Affiliation:** Mohammad Ali Jinnah University, Karachi, Pakistan

**Official Email:** nauman.zaheer@jinnah.edu

**Area of Expertise:** Digital Marketing, Consumer Behavior, Marketing Analytics Mobile Advertising, Technology Acceptance.

Dr. Nauman Zaheer is an Assistant Professor of Marketing and Head of Business School at the Faculty of Business Administration, Mohammad Ali Jinnah University, Karachi. Dr. Nauman completed his PhD in marketing communication from University of Ljubljana, Slovenia. Currently, he is teaching various courses on marketing research and consumer behavior.



### **DR. MUHAMMAD SAEED MUJAHID**

**Affiliation:** Mohammad Ali Jinnah University, Karachi, Pakistan

**Official Email:** saeed@jinnah.edu

**Area of Expertise:** Entrepreneurship, Digital Marketing, Technology & Innovation.

Dr. Muhammad Saeed Mujahid is an Assistant Professor at the department of Management sciences. He has been a faculty member at Mohammad Ali Jinnah university since 2008. Prior to being an academician, he was associated with the manufacturing industry for more than a decade, both, as a manufacturer and an exporter. This varied role has placed him in a superior position to understand the issues being faced by the local industry and, more specifically, the problems faced by a Pakistani entrepreneur. Now, as an academician and a researcher, he is using his hands-on experience in bringing research publications to the world's most reputable journals, which are mostly concentrated on the entrepreneurial related glitches we have in Pakistan. His Ph.D. thesis, entitled "Start-up Ecosystem", is also in the domain of entrepreneurship whereby it focuses on the determinants influencing the progression from Start-up orientation to competence.



### **DR. S.M. NOAMAN AHMED SHAH**

**Affiliation:** Mohammad Ali Jinnah University, Karachi, Pakistan

**Official Email:** syednoaman.shah@jinnah.edu

**Area of Expertise:** asset valuation, financial markets, corporate finance, capital budgeting, neuro-finance, and applied econometrics.

Dr. Noaman holds a PhD in economics from University of Orleans, France. His academic, research, and banking portfolio enabled him to broaden his horizon to better understand the theoretical and practical functioning of financial markets / financial world. His area of research includes: asset valuation, financial markets, corporate finance, capital budgeting, neuro-finance, and applied econometrics. Currently working as an Associate Professor (Department of Management Science, Faculty of Business Administration, Mohammad Ali Jinnah University, Karachi).



### DR. IRFAN HAIDER SHAKRI

**Affiliation:** Iqra University, Karachi, Pakistan

**Official Email:** irfanshakri@gmail.com

**Area of Expertise:** Corporate Governance Quality, Capital Structure, Firm Performance.

Dr. Irfan is currently serving as an Assistant Professor at Iqra University, Karachi. He completed his PhD in Accounting and Finance from Edith Cowan University, Western Australia. He also holds an MPhil in Management Sciences and a Master of Business Administration (MBA). He has more than eight years of research and teaching experience and has taught Accounting and Finance courses at graduate and undergraduate levels. He is passionate about working in team environments, building relationships, and willing to try new ideas and enjoy a "Can Do" attitude. He possesses outstanding ability to engage and motivate learners towards achieving their goals.



### DR. QAMAR ABBAS

**Affiliation:** Mohammad Ali Jinnah University (MAJU) Karachi

**Official Email:** drqamar@jinnah.edu

**Area of Expertise:** Operations Management, Workforce Diversity, Business Research Methods, Research Philosophy, Industry 4.0, Service Quality & excellence.

Dr Qamar Abbas is a researcher, teacher, consultant, coach and a philanthropist. Currently working as Assistant Professor in Department of Management Science, Mohammad Ali Jinnah University (MAJU) Karachi. He holds a PhD degree in Management Sciences with focus on Managing Workforce Diversity in Pakistan. He has 8 years of vast experience in academia in different capacities at both public and private universities. He is a keen researcher who strives to promote innovative research work and has contributed to research through his publication both in national and international reputed journals, supervision of MS & PhD theses, chairing the session of research conferences. Currently he is working in the areas of Inclusive workplace, Industry 4.0, Service excellence.



### DR. MUHAMMAD NAWAZ TUNIO

**Affiliation:** University of Sufism and Modern Sciences, Bhitshah, Pakistan

**Official Email:** mntunio@usms.edu.pk

**Area of Expertise:** Entrepreneurship, Innovation, Youth Development, Career.

Dr. Muhammad Nawaz Tunio is Assistant Professor at Department of Business Administration, University of Sufism and Modern Sciences, Bhitshah, Pakistan. Dr. Tunio is Ph.D. in Entrepreneurship, Innovation, and Economic Development, Alpen Adria University, Klagenfurt, Austria. He was awarded government

scholarship by Higher Education Commission of Pakistan. He was awarded a young scientist research fellowship for Kent State University, Ohio. His fields of research interest are entrepreneurship, CSR, Careers, Youth Development, and Self-employment. He has publications in top-notch research journals, and he has presented papers at international conferences and conducted research workshops. Dr. Tunio has edited several books, contributed chapters in the different books published by reputable publishers, and edited special issues of the impact factor, and Scopus indexed journals in the field of entrepreneurship. He has conducted several sessions, and workshops. His research publications can be accessed at: <https://orcid.org/0000-0003-1376-5371>



#### **DR. MAIRA ANIS**

**Affiliation:** Bahria University, Karachi

**Official Email:** mairaanis.bukc@bahria.edu.pk

**Area of Expertise:** Decision Sciences, Knowledge Management, Imbalance Datasets and Project Management.

Dr Maira Anis is serving as an Assistant Professor at Bahria Business School, Bahria University since last 2.5 years. She obtained her doctoral degree in Engineering Management from School of Management and Economics, University of Electronic Science and Technology, China in 2018. Prior to that, she completed her M.Phil. and Master degree at Quaid e Azam University, Islamabad in 2008 and 2005 respectively. Dr Maira has teaching experience of around 15 years at graduate and undergraduate level in different universities including NUST, IIUI, CASE, MAJU etc. She is actively involved in research and is also a member of different academic and administrative committees. She has been vigorously involved in many industrial projects and has supervised several MS theses. She has published several impact factor international journal articles and served as a reviewer in a number of high-ranked international journals.



#### **DR. MUHAMMAD MUTASIM**

**Affiliation:** Bahria University, Karachi

**Official Email:** mutasimtufail.bukc@bahria.edu.pk

**Area of Expertise:** Project Management, Supply chain Management, Risk Management, Operations Research, Production Management, Mathematical modeling, Design Science Research and system dynamics.

Dr. Mutasim is currently working as Senior Assistant Professor at Bahria University, Karachi. He is a highly motivated individual with over 10 years of teaching and industrial experience. He possesses excellent administrative, verbal communication, and written skills along with an effective teaching delivery skill that help him promote a stimulating learning environment.



### **DR. GHULAM MUHAMMAD**

**Affiliation:** Mohammad Ali Jinnah University, Karachi

**Official Email:** gm@jinnah.edu

**Area of Expertise:** Innovation Management, HR Service Delivery, HR Audit & Analytics and Motivation.

Dr. Ghulam Muhammad has more than 18 years of experience working as Head of Human Resource Department, Conducted Training for Industry Professionals, Teaching to PhD, MS, MBA and BBA level students. He has a Ph.D. in HR Auditing and HR Technology Management, secured Gold Medal in MS (HR) and won numerous Government Research Grants. He has international exposure by visiting different countries like Saudi Arabia, Turkey, Spain, France, Switzerland, Italy and others. He has conducted different training for HR Professionals on HR related topics such as Certified HR Professionals, HR Service Delivery, HR Audit & Analytics and Motivation. He has given consultancy on educational and HR related issues. He has written a book and published more than 45 research papers in internationally renowned journals and conferences. He also organized different seminars, training and international conferences. He has worked as an HR Head, Director Business Research Center and Deputy Director ORIC. He has been involved in social work since 2004. Currently he is Working as an Assistant Professor in the Department of Management Science at Mohammad Ali Jinnah University, Karachi.



### **DR. ABDUL SAMAD DAHRI**

**Affiliation:** Shaheed Benazir Bhutto University, Nawabshah, Sindh

**Official Email:** drabdulsamad.dahri@sbbusba.edu.pk

**Area of Expertise:** Leadership, Organizational Behaviour, Green HRM, Business Research Methods.

Dr. Abdul Samad is currently working as Assistant Professor and Head of ORIC at Shaheed Benazir Bhutto University, Nawabshah, Sindh. He holds PhD degree in Human Resource Management from Universiti Utara Malaysia, Malaysia. He has published in many national and international research journals and conferences. Dr. Abdul Samad has more than 9 years of collective experience in academia and industry. His career in academia involves a unique mix of teaching, admin and research supervisory experience which includes research projects and theses of undergraduate & postgraduate students.



## ICBM 2023 SUPPORT COMMITTEES

### General Coordination Committee

- Mr. Ahmed Akhter
- Mr. Muhammad Asim Ansari
- Ms. Hira Farman

### Poster Presentation Committee

- Ms. Zartashia Kiran Imran
- Mr. Khushnood Khalid
- Mr. Baber Qalbani

### Media and Publicity Committee

- Mr. Ali Nasir
- Mr. Arif Ali Jalbani
- Mr. Zakir Tajamul
- Mr. Mohammad Naeem

### Accounts Committee

- Mr. Faisal Muhammad Khan
- Mr. Muhammad Asim Ansari

### IT & Technical Support Committee

- Mr. Muhammad Rashid
- Mr. Shahbaz Abdullah
- Mr. Sultan Ali
- Mr. Aish Siddiqui

### Registrations and Admin Support Committee

- Mr. Mirza Naveed Baig
- Ms. Faiza Zehra
- Ms. Asma Chang
- Mr. Muhammad Rashid Khan
- Mr. Faisal Hussain

# INTERNATIONAL KEYNOTE SPEAKERS PROFILES

 <p><b>INTERNATIONAL CONFERENCE ON BUSINESS &amp; MANAGEMENT (ICBM) 2023</b> (Creating End User Value Through Sustainable Business and Analytics)</p> 	 <p><b>INTERNATIONAL CONFERENCE ON BUSINESS &amp; MANAGEMENT (ICBM) 2023</b> (Creating End User Value Through Sustainable Business and Analytics)</p> 	 <p><b>INTERNATIONAL CONFERENCE ON BUSINESS &amp; MANAGEMENT (ICBM) 2023</b> (Creating End User Value Through Sustainable Business and Analytics)</p> 
<b>INTERNATIONAL KEYNOTE SPEAKERS</b>		
 <p><b>DR. LAL KHAN ALMAS</b> Professor of Agricultural Business and Economics, West Texas A&amp;M University, United States</p>	 <p><b>DR. GUL ERKOL BAYRAM</b> Associate Professor, Sinop University, Turkey</p>	 <p><b>DR. UMMI NAIEMAH BINTI SARAIH</b> Associate Professor, Universiti Malaysia Perlis Arau, Malaysia</p>

ORGANIZED BY: FACULTY OF BUSINESS ADMINISTRATION, MOHAMMAD ALI JINNAH UNIVERSITY, KARACHI

 <p><b>INTERNATIONAL CONFERENCE ON BUSINESS &amp; MANAGEMENT (ICBM) 2023</b> (Creating End User Value Through Sustainable Business and Analytics)</p> 	 <p><b>INTERNATIONAL CONFERENCE ON BUSINESS &amp; MANAGEMENT (ICBM) 2023</b> (Creating End User Value Through Sustainable Business and Analytics)</p> 	 <p><b>INTERNATIONAL CONFERENCE ON BUSINESS &amp; MANAGEMENT (ICBM) 2023</b> (Creating End User Value Through Sustainable Business and Analytics)</p> 
<b>INTERNATIONAL KEYNOTE SPEAKERS</b>		
 <p><b>DR. ENKELEDA LULAJ</b> Faculty Member, University "Haxhi Zeka", State of the Kosovo. Country Director, World Voice International</p>	 <p><b>DR. ARSHIAN SHARIF</b> Associate Professor, Sunway Universiti, Malaysia</p>	 <p><b>DR. WAHEED A. UMRANI</b> Assistant Professor, Sultan Qaboos University, Oman</p>

ORGANIZED BY: FACULTY OF BUSINESS ADMINISTRATION, MOHAMMAD ALI JINNAH UNIVERSITY, KARACHI

 <p><b>INTERNATIONAL CONFERENCE ON BUSINESS &amp; MANAGEMENT (ICBM) 2023</b> (Creating End User Value Through Sustainable Business and Analytics)</p> 	 <p><b>INTERNATIONAL CONFERENCE ON BUSINESS &amp; MANAGEMENT (ICBM) 2023</b> (Creating End User Value Through Sustainable Business and Analytics)</p> 
<b>NATIONAL KEYNOTE SPEAKERS</b>	
 <p><b>PROF. DR. JAWAID AHMED QURESHI</b> Entrepreneur, Corporate strategist, Researcher, and Academician. Szabist, Karachi</p>	 <p><b>PROF. DR. ALTAF HUSSAIN SAMO</b> Researcher, Consultant and Project lead at national and international level Sukkur IBA University</p>

ORGANIZED BY: FACULTY OF BUSINESS ADMINISTRATION, MOHAMMAD ALI JINNAH UNIVERSITY, KARACHI



### DR. LAL KHAN ALMAS

**Country:** United States

**Affiliation:** West Texas A&M University, United States

**Official Email:** lalmas@wtamu.edu

**Area of Expertise:** Production Agriculture, Environmental and resource economics, Agribusiness analysis, Water Management and Planning, Economic Impact Assessment, Food Security, International Agriculture and Agricultural marketing and trade.

Dr. Almas is a regents Professor of Agricultural Business and Economics. He received a Doctor of Veterinary Medicine (DVM) at University of Agriculture Faisalabad, Pakistan, an MS in agricultural business and economics at West Texas A&M University and a PhD in statistics and agricultural and applied economics at Texas Tech University. He teaches marketing of agricultural products, agricultural business management, farm and ranch management, quantitative business analysis, international agricultural trade, agricultural production economics, financial analysis and management, agricultural risk management and advanced agricultural statistics. He has authored several publications and has made numerous invited presentations at regional, national and international conferences. Dr. Almas is a member of the Southern Agricultural Economics Association, Academy of Marketing Science, Global Economic Modeling Network, Rotary Club of Canyon and has served as the adviser and or co-advisor for the WTAMU Agribusiness Club, Alpha Zeta and Rotaract.



### DR. ENKELEDA LULAJ

**Country:** Kosovo

**Affiliation:** University "Haxhi Zeka", State of the Kosovo

**Official Email:** enkeleda.lulaj@unhz.eu

**Area of Expertise:** Economic development, Financial Management, quality enhancement in higher education.

Dr. Enkeleda holds a Doctor of Science in (Finance and Accounting). At present, she is working as an Assistant Professor at the Faculty of Management in Tourism, Hospitality and Environment, University "Haxhi Zeka" Peja-State of Kosovo. She is the co-founder of B.O.R.N., Ambassador for Financial Evaluation, Ambassador for Women-Tech, as well as the Ambassador for Research and Innovation. She is the Country Director of International Young Society and Country Director of World Voice International. She is a reviewer and Member of the Editorial Board in many Scopus and Web of Science journals publishing from USA, Belgium, Georgia, Germany, Denmark, Ukraine, India, Pakistan, Philippines etc. She has also served as Session Chair, member of scientific committee and member of editorial board in the international conference held in Belgium, France, Switzerland, Austria, Turkey, United Kingdom, South Korea, India and Italy. She is a certified trainer from World Bank and International Monetary Fund through the Edx program and has won many awards on teaching, science, creative ideas, successful woman, peace etc.



### **ASSOC. PROF. DR. ARSHIAN SHARIF**

**Country:** Malaysia

**Affiliation:** Sunway Universiti, Malaysia

**Official Email:** arshians@sunway.edu.my

**Area of Expertise:** Applied Econometrics, Financial Econometrics, Financial Management Policy, Energy Finance, Environmental Economics.

Dr Arshian Sharif received his PhD in Financial Analysis and Policy from the Northern University of Malaysia, Malaysia in 2021. His teaching and research interests lie in Applied Econometrics, Financial Econometrics, Financial Management Policy, Energy Finance, Energy, Tourism and Environmental Economics. He has vast experience of publications and reviewing in top publishers like Elsevier, Taylor and Francis, Wiley, Springer, Sage, Inderscience etc. Moreover, he has published more than 100 research articles in International Journals having more than 6000 citations and H-Index 48. He is serving as a member of the Editorial Board and reviewer of numerous journals. Also, he is among the World's Top 2% Scientists List published by Stanford University (2022). He has received the Best Research Award (Deans Award for Academic Excellence) from Universiti Utara Malaysia for three consecutive years.



### **ASSOC PROF. DR. GUL ERKOL BAYRAM**

**Country:** Turkey

**Affiliation:** Sinop University, Turkey

**Official Email:** gulerkol@sinop.edu.tr

**Area of Expertise:** Tourism management, Policy and planning, Organizational behaviour, Tour guiding.

Dr. Gül Erkol Bayram has been working as an Associate Professor at the School of Tourism and Hotel Management, Department of Tour Guiding, University of Sinop since 2016. She is also head of the tour guiding department. Dr. Erkol completed her Ph.D. at Sakarya University and her undergraduate studies at Balıkesir University. Her research interests include tourism management, policy and planning, organizational behaviour, tour guiding.



### DR. WAHEED A. UMRANI

**Country:** Oman

**Affiliation:** Sultan Qaboos University, Oman

**Official Email:** w.umrani@squ.edu.om

**Area of Expertise:** Leadership & People Management, Case Writing & Case Teaching, Quantitative Research Methods.

Dr. Umrani is working as Assistant Professor at Sultan Qaboos University, Oman. He did his PhD from University Utara Malaysia. He has a vast teaching and industry experience along with various teaching cases and published articles in renowned journals to his credit. Dr. Umrani is currently serving as an Independent Director, Board of Directors, at State Bank's National Institute of Banking and Finance (NIBAF), and is Member Board of Directors at Sindh Rural Support Program (SRSO). He has previously worked with Institute of Business Administration Karachi (IBA), Karachi School of Business and Leadership (KSBL) and Sukkur IBA University as Associate Professor and Head, Case Research Center. Dr. Umrani has successfully supervised PhD and Master students, won Research Grants at National and International Level and has worked as consultant for various organizations. He has edited books on teaching cases and published teaching cases and research articles in top-notch journals indexed in ABS, ABDC, Scopus and JCR. He has presented his work in world reputed meetings/conferences such as Academy of Management, British Academy of Management, European Academy of Management etc. As a trainer, Dr. Umrani has conducted professional trainings for corporate and academicians in Malaysia, Middle east, and all-around Pakistan.



### DR UMMI NAIEMAH BINTI SARAIH

**Affiliation:** Universiti Malaysia Perlis Arau, Malaysia

**Official Email:** ummi@unimap.edu.my

**Area of Expertise:** Organizational Behavior, Career Advancement, Human Resource Management

Dr. Ummi is an Associate Professor at Faculty of Business & Communication, Universiti Malaysia Perlis Arau, Malaysia. She holds a master and PhD from UUM, Malaysia. Her previous work focuses on employee wellbeing, performance management, career development, turnover intention and burnout in the manufacturing, telecommunication, hospitality and entrepreneurship fields.

## NATIONAL KEYNOTE SPEAKER PROFILES



### PROF DR. JAWAID AHMED QURESHI

**Affiliation:** Szabist, Karachi

**Official Email:** jawedkhanqureshi@gmail.com

**Area of Expertise:** Marketing, Entrepreneurship, Strategic policy development, & Corporate Management.

Dr. Jawaid A. Qureshi is an entrepreneur, corporate strategist, researcher, and academician. He holds a PhD in Management Science from SZABIST Pakistan-UAE and Post-PhD fellowships from Institute of Business Administration, Center for Entrepreneurial Development (IBA-CED), Karachi, Pakistan, Queen Margaret University, UK, Higher Education Academy (HEA) UK, and Stanford University USA. He also completed online concentration courses from MIT, Harvard, and Stanford Universities, USA. He has worked at strategic policy level with SMEs, Non-profits, Corporate and Industrial sector companies at national and international level. He possesses vast experience of strategic policy development, operations management and evaluation. He is also a professor of practice and on the boards of several national and international, public and private organizations, and reputed research journals including Emerald EMCS and HBR of Harvard University. He also serves as a Director in a renowned pharmaceutical manufacturing and marketing company, Newton Healthcare (Pvt.) Ltd. and as a convener/head of the United Nations (UN) Central Standing Committee of Federation of Pakistan Chambers of Commerce & Industry (FPCCI) that works with the UN and its affiliated agencies and organizations.



### PROF. DR. ALTAF HUSSAIN SAMO

**Affiliation:** Sukkur IBA University, Sukkur

**Official Email:** altaf@iba-suk.edu.pk

**Area of Expertise:** Entrepreneurship, Transformational Leadership, Social Development.

Dr. Altaf Hussain holds a PhD in Entrepreneurship from UUM, Malaysia and a master in management sciences from Institute of Administrative Enterprise, France. Dr. Samo has more than 15 years of experience as a researcher, consultant and Project lead at national and international level. He is also remained teacher camp fellow at MIT, USA. He has led a number of research consultancies, trainings and workshops under the banner of EDC, Sukkur IBA University for various organizations such as HEC Pakistan, SEF, Commonwealth Secretariat UK, Asian Development Bank, UNDP, UNICEF, USAID, SBP etc. many of which focused on youth entrepreneurship and skill development of marginalized communities in the rural areas of Pakistan.



## PANEL DISCUSSION



# INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)



## PANEL DISCUSSION

### Creating Sustainable Business Value Through International Trade and Cooperation: A Technology & Innovation Perspective



**Prof. Dr. Zubair A. Shaikh**  
President, Mohammad Ali Jinnah University  
Moderator



Friday, May 19, 2023  
11:30 am to 01:00 pm



**H.E Mr. Herman Hardynata Ahmed**  
Consul General of Malaysia



**H.E Mr. Cemal Sangu**  
Consul General of Republic of Turkey



**H.E Dr. June Kuncoro Hadiningrat**  
Consul General of Indonesia



**Dr. Abdul Badih El Dada**  
Director (Events Management)  
Islamic Chamber of Commerce, Industry & Agriculture (ICCIA)

**ORGANIZED BY : FACULTY OF BUSINESS ADMINISTRATION, MOHAMMAD ALI JINNAH UNIVERSITY, KARACHI**



## ICBM 2023 AFFILIATED JOURNALS

The ICBM 2023 paper presenters will be invited to publish their full-scale paper in a special issue of the following HEC recognized research journals after undergoing a formal review process and upon fulfillment of the publication requirements as applies to each of the participating journals.

- **Frontiers In Psychology (WoS IF: 4.23, HEC Recognized W Category Journal).**
- **Journal of Entrepreneurship, Management and Innovation, Coral Publications Ltd (HEC Recognized Y Category Journal).**
- **Journal of Management Practices, Humanities and Social Sciences, Global Illuminators (HEC Recognized Y category Journal).**
- **International Journal of Business and Economic Affair (HEC Recognized Y category Journal).**







Sustainable Business and Analytics)











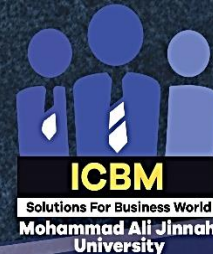
# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



### ICBM 2023 CONFERENCE PROGRAM

#### DAY-1 (FRIDAY, MAY 19, 2023)

INAUGURAL SESSION: 9:30AM – 11.30AM (VENUE: AUDI-III, BLOCK-C)

REGISTRATION (WELCOME DESK OUTSIDE AUDI-III, BLOCK-C)	08:30AM - 09:30AM
RECITATION OF HOLY QURAN	09:30AM - 09:35AM
NATIONAL ANTHEM	09:35AM - 09:40AM
WELCOME ADDRESS BY THE CHAIR (ICBM 2023) DR. HINA FATIMA (DEAN, FACULTY OF BUSINESS ADMINISTRATION, MOHAMMAD ALI JINNAH UNIVERSITY, KARACHI)	09:40AM - 09:50AM
ADDRESS BY THE CHIEF GUEST-1 PROF. DR. MUKHTAR AHMED (CHAIRMAN, HIGHER EDUCATION COMMISSION, PAKISTAN)	09:50AM - 10:00AM
ADDRESS BY THE CHIEF GUEST-2 MR. MUHAMMAD ISMAIL RAHU (MINISTER FOR UNIVERSITIES AND BOARDS, CLIMATE CHANGE AND COASTAL DEVELOPMENT DEPARTMENT)	10:00AM - 10:10AM
ADDRESS BY THE PATRON (ICBM 2023) PROF. DR. ZUBAIR AHMED SHAIKH (PRESIDENT, MOHAMMAD ALI JINNAH UNIVERSITY, KARACHI)	10:10AM - 10:20AM
KEYNOTE SPEECH-1 (INTERNATIONAL) DR. LAL KHAN ALMAS (PROFESSOR, WEST TEXAS A&M UNIVERSITY, UNITED STATES)	10:20AM - 10:35AM
KEYNOTE SPEECH-2 (INTERNATIONAL) DR. GUL ERKOL BAYRAM (ASSOCIATE PROFESSOR & HEAD OF TOUR GUIDING DEPARTMENT, SINOP UNIVERSITY, TURKEY)	10:35AM - 10:50AM
KEYNOTE SPEECH-3 (INTERNATIONAL) DR. ENKELEDA LULAJ (COUNTRY DIRECTOR, WORLD VOICE INTERNATIONAL & ASSISTANT PROF, HAXHI ZEKA UNIVERSITY, KOSOVO)	10:50AM - 11:05AM
TEA BREAK: 11:05AM – 11:30AM (VENUE: OUTSIDE AUDI-III, BLOCK-C)	
PANEL DISCUSSION "CREATING SUSTAINABLE BUSINESS VALUE THROUGH INTERNATIONAL TRADE AND COOPERATION: A TECHNOLOGY & INNOVATION PERSPECTIVE"	11:30AM - 1PM
LUNCH & FRIDAY PRAYER BREAK: 1:00PM – 2.30PM	
PAPER & POSTER PRESENTATIONS (schedule of paper presentations and venue details are in the attachment)	2:30PM - 6PM
FREE TIME: 6PM – 7:30PM	
NETWORKING DINNER: 7:30PM – 9:30PM (By Invitation Only) (VENUE: BASEMENT/FOUNTAIN AREA, BLOCK-D)	

ALL TIMES ARE PAKISTAN STANDARD TIME (PST)

MALAYSIA (PST + 3)	USA (PST -9)	TURKEY (PST -2)	KOSOVO (PST -3)	ENGLAND (PST -4)	AUSTRIA (PST -3)	OMAN (PST -1)	AUSTRALIA (PST +5)	ITALY (PST -3)	GERMANY (PST -3)	UAE (PST -1)	BAHRAIN (PST -2)	RUSSIA (PST -2)
-----------------------	-----------------	--------------------	--------------------	---------------------	---------------------	------------------	-----------------------	-------------------	---------------------	-----------------	---------------------	--------------------



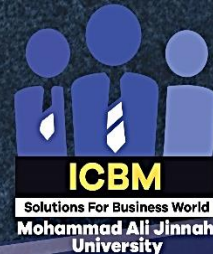
# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



### ICBM 2023 CONFERENCE PROGRAM

DAY-2 (SATURDAY, MAY 20, 2023)	
REGISTRATION (WELCOME DESK OUTSIDE AUDI-III, BLOCK-C)	09:00AM - 10:00AM
RECITATION OF HOLY QURAN	10:00AM - 10:05AM
NATIONAL ANTHEM	10:05AM - 10:10AM
KEYNOTE SPEECH-4 (INTERNATIONAL) DR UMMI NAIEMAH BINTI SARAIH (ASSOCIATE PROFESSOR, UNIVERSITI MALAYSIA PERLIS ARAU, MALAYSIA)	10:10AM - 10:25AM
KEYNOTE SPEECH-5 (INTERNATIONAL) DR. ARSHIAN SHARIF (ASSOCIATE PROFESSOR, SUNWAY UNIVERSITI, MALAYSIA)	10:25AM - 10:40AM
KEYNOTE SPEECH-6 (INTERNATIONAL) DR. WAHEED ALI UMRANI (ASSISTANT PROFESSOR, SULTAN QABOOS UNIVERSITY, OMAN)	10:40AM - 10:55AM
KEYNOTE SPEECH-7 (NATIONAL) DR. JAVED AHMED QURESHI (PROFESSOR, SZABIST, KARACHI & DIRECTOR, NEWTON HEALTH CARE PVT LTD)	10:55AM - 11:10AM
KEYNOTE SPEECH-8 (NATIONAL) DR. ALTAF HUSSAIN SAMO (PROFESSOR, SUKKUR IBA UNIVERSITY, SUKKUR)	11:10AM - 11:25AM
TEA BREAK: 11:25AM – 11.45AM (VENUE: OUTSIDE AUDI-III, BLOCK-C)	
ADDRESS BY THE CHIEF GUEST-3 MR. SYED SARDAR ALI SHAH (MINISTER FOR CULTURE, TOURISM, ANTIQUITIES & ARCHIVE DEPARTMENT, GOVT OF SINDH, KARACHI)	11:45AM – 12:15PM
ADDRESS BY THE DISTINGUISHED GUEST DR. MIFTAH ISMAIL (FORMER FINANCE MINISTER OF PAKISTAN)	12:15PM-1PM
LUNCH AND PRAYER BREAK: 1:00PM – 2PM	
PAPER & POSTER PRESENTATIONS (schedule of paper presentations and venue details are in the attachment)	2PM - 5PM
CLOSING SESSION: 5:00PM – 5.30PM (VENUE: AUDI-III, BLOCK-C)	
ADDRESS BY THE CHIEF GUEST-4 ENGR. NAJEEB HAROON (CHAIRMAN, PAKISTAN ENGINEERING COUNCIL, ISLAMABAD)	5:00PM – 5:15PM
VOTE OF THANKS	5:15PM – 5:20PM
DISTRIBUTION OF CERTIFICATES & SHIELDS	5:20PM – 5:30PM

ALL TIMES ARE PAKISTAN STANDARD TIME (PST)

MALAYSIA	USA	TURKEY	KOSOVO	ENGLAND	AUSTRIA	OMAN	AUSTRALIA	ITALY	GERMANY	UAE	BAHRAIN	RUSSIA
(PST + 3)	(PST -9)	(PST -2)	(PST -3)	(PST -4)	(PST -3)	(PST -1)	(PST +5)	(PST -3)	(PST -3)	(PST -1)	(PST -2)	(PST -2)



### SCHEDULE OF PAPER PRESENTATIONS (19-20 May 2023)

#### 1. Strategic HRM, Leadership and Organizational Psychology

S#	Paper ID	Paper Title	Author(s)	Presentation Date & Time	Room Location in Block C&D
<b>Day 1</b>					
1	10	The impact of Transformational Leadership (TL) on Innovative Work Behavior (IWB), the mediating role of Employee Engagement (EE) and Psychological Capital (PsyCap) in Hospitals of Karachi.	Sagar Singh* (Department of Business Studies, Bahria University – Karachi Campus); Essa Khan (Bahria University Karachi Campus); Asif Rehman (Department of Business Studies, Bahria University – Karachi Campus) (rphsagarsingh@gmail.com)	19-05-2023, 02:30 pm - 02:45 pm	Block-D Library
2	16	Decrease employee turnover with social capital dimensions with mediation of tacit knowledge	Sania Muhammad Ilyas* (Jinnah University for women) (palwashakhan1998@gmail.com)	19-05-2023, 02:45 pm - 03:00 pm	Block-D Library
3	32	The impact of self-disclosure on personal and professional life.	Ishtiaq Ahmed Kolachi* (Mohammad Ali Jinnah University) (ishtiaq.ahmed@jinnah.edu)	19-05-2023, 03:00 pm - 03:15 pm	Block-D Library
4	45	Green Human Resource Management (GHRM): A Comprehensive Analysis of the Literature	Sana Aziz* (Mohammad Ali Jinnah University) (sanaaziz1947@gmail.com)	19-05-2023, 03:15 pm - 03:30 pm	Block-D Library
5	48	Subjective Well-being and Retirement: An Exploratory Analysis.	Kainaat E Ali* (Muhammad Ali Jinnah University) (sp20bsph0039@maju.edu.pk)	19-05-2023, 03:30 pm - 03:45 pm	Block-D Library
6	55	The Impact of Job Security Elements on Work Alienation at Public Sector Universities in Sindh (A Study from Employees' perspective)	Irfan Zeb Khaskhelly* (Shaheed Benazir Bhutto University, Shaheed Benazirabad)	19-05-2023, 03:45 pm - 04:00 pm	Block-D Library
7	78	The Role of Servant leadership in Fostering Employee Retention: Exploring the Mediating Effect of Job Embeddedness and Moderating Effect of Employee Proactivity in Hospital Sector	Sadaf Abdul Qadir* (NIBD) (sadafaqadir03@gmail.com)	19-05-2023, 04:00 pm - 04:15 pm	Block-D Library
8	83	Islamic Entrepreneurship: A Solution for Economic Growth and Ethical Business Practices in Pakistan	Abdul Samad* (Shaheed Benazir Bhutto University); Kamal Ab Haid (International Islamic University)	19-05-2023, 04:15 pm - 04:30 pm	Block-D Library



# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



			Sultan Abdul Halim Muazam Shah); Ummi Naeimah Saraih (Universiti Malaysia Perlis) (dahriabdulsamad@gmail.com)		
9	90	Hybrid Work Model for Pakistani Universities: A Performance Review	Muhammad Usama Qadri* (Habib Metropolitan Bank); Kanwal (MAJU); Dr. Junaid Rehman (Mohammad Ali Jinnah University, Karachi)	19-05-2023, 04:30 pm - 04:45 pm	Block-D Library
10	93	Motivational Factors and Emotional Exhaustion Among Academicians In Malaysia	Abdul Samad (Shaheed Benazir Bhutto University); Azlini Hassan* (Universiti Malaysia Perlis); Ummi Naeimah Saraih (Universiti Malaysia Perlis) (dahriabdulsamad@gmail.com)	19-05-2023, 04:45 pm - 05:00 pm	Block-D Library
11	94	Academic Burnout in Malaysia: A Neuroticism, Extraversion, And Agreeableness Analysis	Abdul Samad (Shaheed Benazir Bhutto University); Ummi Naeimah Saraih* (Universiti Malaysia Perlis); Azlini Hassan (Universiti Malaysia Perlis) (dahriabdulsamad@gmail.com)	19-05-2023, 05:00 pm - 05:15 pm	Block-D Library
12	96	Unlocking the Potential of Creative Work Behavior through Authentic Leadership in the Telecommunication Sector of Pakistan	Noman Rafique* (Begum Nusrat Bhutto Women University Sukkur); Noor Ahmed (The Begum Nusrat Bhutto Women University Sukkur); Shahzad Naseem (Begum Nusrat Bhutto Women University Sukkur); Dr Muhammad Asif Qureshi (Mohammad Ali Jinnah University)	19-05-2023, 05:15 pm - 05:30 pm	Block-D Library
13	103	The Impact of Human Resource Factors on Organizational Success	Muqtadir Altaf* (Superior University Lahore) (muqtadiraltaf@hotmail.com)	19-05-2023, 05:30 pm - 05:45 pm	Block-D Library
14	127	Women Empowerment in HRM In Tourism Sector	Dr. Muhammad Nawaz Tunio * (University of Sufism and Modern Sciences, Bhitshah); Muhammad Zubair (Alpen Adria University, Klagenfurt) (mntunio@gmail.com)	19-05-2023, 05:45 pm - 06:00 pm	Block-D Library
<b>Day 2</b>					
15	128	Interest Of Women in Tourism Sector And How To Empower Them	Dr. Muhammad Nawaz Tunio * (University of Sufism and Modern Sciences, Bhitshah); Wali Muhammad Khoso (Nanjing University of Aeronautics and	20-05-2023, 02:00 pm - 02:15 pm	CF-C1



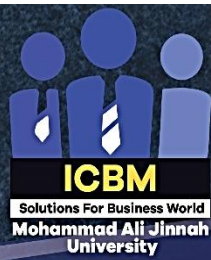
# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



			Astronautics, Nanjing) (mntunio@gmail.com)		
16	133	Customer Satisfaction in The Family Takaful Industry: Do Word of Mouth And Service Quality Matters?	Ummi Naeimah Saraih* (Universiti Malaysia Perlis); Nur Hafifa Iswati Ishak (Universiti Malaysia Perlis); Dr Muhammad Asif Qureshi (Mohammad Ali Jinnah University) (drasifqureshi@jinnah.edu)	20-05-2023, 02:15 pm - 02:30 pm	CF-C1
17	134	Hrm Practices and Innovative Work Behaviour in The Malaysian Manufacturing Company	Ummi Naeimah Saraih* (Universiti Malaysia Perlis); Nur Hafifa Iswati Ishak (Universiti Malaysia Perlis); Dr Muhammad Asif Qureshi (Mohammad Ali Jinnah University) (drasifqureshi@jinnah.edu)	20-05-2023, 02:30 pm - 02:45 pm	CF-C1

### 2. Digital Marketing, Social media and Entrepreneurship

S#	Paper ID	Paper Title	Author(s)	Presentation Date & Time	Room Location in Block C&D
----	----------	-------------	-----------	--------------------------	----------------------------

#### Day 1

18	21	Determining the Factors that Affect Social Media Consumer's Attitude Towards the Social Media Influencers	Zainab Musleha* (Jinnah University for Women), zainabmuslehawork16@gmail.com	19-05-2023, 02:30 pm - 02:45 pm	DG-C1
19	68	The Role of Digital Marketing for Supporting E-Commerce Businesses during Covid-19 – A Semi-systematic Review and Research Framework	Dr. Jawaid Ahmed Qureshi* (SZABIST) jawedkhanqureshi@gmail.com	19-05-2023, 02:45 pm - 03:00 pm	DG-C1
20	37	Impact of Corporate Social Responsibility, Perceived Service Quality, and Perceived Value on Customer Citizenship Behaviour	Jalal R. M. Hanaysha* (Skyline University College) jalal.hanayshi@yahoo.com	19-05-2023, 03:00 pm - 03:15 pm	DG-C1
21	49	Factors Affecting Social Entrepreneurial Intention Among University Students	Ikram Uddin Junejo*, Muhammad Javed, Ummi Naeimah Saraih, Deapash Kumar, ikramuddin8022@yahoo.com	19-05-2023, 03:15 pm - 03:30 pm	DG-C1
22	50	Factors Affecting Behavioural Intention to Visit Tourist Attractions in Pakistan	Ikram Uddin Junejo* (SZABIST Hyderabad Campus); Sadaqat Ahsan (SZABIST Hyderabad Campus); Ansharah Ashraf (SZABIST Hyderabad Campus); Ummi Naeimah Saraih (Universiti Malaysia	19-05-2023, 03:30 pm - 03:45 pm	DG-C1



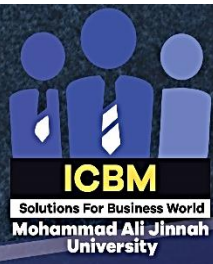
# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



			Perlis); Namrah Tehreem (SZABIST Hyderabad Campus) ikramuddin8022@yahoo.com		
23	69	Consumer Brand Engagement during Service Lockdowns – A Semi-systematic Review and Conceptual Framework	Dr. Jawaid Ahmed Qureshi* (SZABIST) jawedkhanqureshi@gmail.com	19-05-2023, 03:45 pm - 04:00 pm	DG-C1
24	73	An Empirical Analysis of After Sales Services Influence on Customer Retention with Mediating Effect of Customer Satisfaction and Moderating Role of Customer Loyalty	Asif Ali* (Famous brands Pvt Ltd) tigerasif78@gmail.com	19-05-2023, 04:00 pm - 04:15 pm	DG-C1
25	109	Brand Strengthening Model for The Banking Industry: A Case of Pakistan	Abdul Subhan Shaikh* (Muhammad Ali Jinnah University); Sheheryar Khan (Muhammad Ali Jinnah University), fa21msmg0020@maju.edu.pk	19-05-2023, 04:15 pm - 04:30 pm	DG-C1

### Day 2

26	75	CRM and customer retention in food industries	Saba Muhammad Akhter* (Global Technologies & Services) stsiddiqui9@gmail.com	20-05-2023, 02:00 pm - 02:15 pm	CF-C2
27	95	The identification of gender identity on consumer perception and buying decisions to develop brand equity	Syeda Q Kazmi* (Institute of Business and Health Management - DUHS) syedakazmi44@gmail.com	20-05-2023, 02:15 pm - 02:30 pm	CF-C2
28	40	Building Back Better: Leveraging Territorial Marketing for Sustainable Post-Quake Disaster Recovery	Zahid Hussain* (Shaheed Benazir Bhutto University, Nawabshah); Arman Khan (Shaheed Benazir Bhutto University, Nawabshah)	20-05-2023, 02:30 pm - 02:45 pm	CF-C2
29	125	Ambitious women stepping into entrepreneurial path: Resistance in accessing economic support	Dr. Muhammad Nawaz Tunio* (University of Sufism and Modern Sciences, Bhitshah); Erum Shaikh (Shaheed Benazir Bhutto University, Sanghar Campus, Pakistan) mntunio@gmail.com	20-05-2023, 02:45 pm - 03:00 pm	CF-C2
30	131	Importance of banks in promoting female entrepreneurial activities in developing countries	Sidra Aijaz Soomro* (IBA, University of Sindh Jamshoro), sidrasoomro94@hotmail.com Dr. Muhammad Nawaz Tunio* (University of Sufism and Modern Sciences, Bhitshah)	20-05-2023, 03:00 pm - 03:15 pm	CF-C2
31	132	Customer Relationship Management	Dr. Muhammad Nawaz Tunio*	20-05-2023, 03:15	CF-C2



		System in Banking Sector	(University of Sufism and Modern Sciences, Bhitshah); Paras Rani (University of Sindh, Jamshoro) mntunio@gmail.com	pm - 03:30 pm	
32	51	Impact of Green Advertising motive, message, and brand equity on Green Buying Behavior. Empirical evidence of Consumer Electronics in Pakistan.	Iqrar Hussain Mari* (Shaheed Benazir Bhutto University Shaheed Benazirabad Sindh Pakistan) iqramari@gmail.com	20-05-2023, 03:30 pm - 03:45 pm	CF-C2

### 3. Emerging Trends in Banking and Finance

S#	Paper ID	Paper Title	Author(s)	Presentation Date & Time	Room Location in Block C&D
<b>Day 1</b>					
33	58	Do the Experience and Tenure of the CEO Matter? A Case of Financial Report Readability	Muhammad Junaid* (Iqra University, Karachi); Muhammad.56492@iqra.edu.pk	19-05-2023, 02:30 pm - 02:45 pm	DG-C4
34	13	Portfolio Management During Recessions. Can Artificial Intelligence Help?	Muddassir Sayeed Siddiqui* (ILMA University), muddassirs@gmail.com; Dr. Syed Muhammad Noaman Ahmed Shah [MAJU];	19-05-2023, 02:45 pm - 03:00 pm	DG-C4
35	15	Do Family and Non-Family Firms Perform Differently under Political Influence? Evidence from Pakistan	Dr. Muhammad Arsalan Hashmi* (Dow University Health Sciences), arsalan_hashmi@hotmail.com	19-05-2023, 03:00 pm - 03:15 pm	DG-C4
36	17	Demographic Characteristics of Board of Directors and Tax Avoidance: Evidence from Pakistan	Dr. Abid Mehmood* (KIET), abid.mehmood@kiet.edu.pk; Owais Shariq (Habib Metropolitan Bank Ltd.)	19-05-2023, 03:15 pm - 03:30 pm	DG-C4
37	29	Low Tax Morale in Pakistan	Munir Hussain* (Auditor General of Pakistan), munirhussain75@hotmail.com	19-05-2023, 03:30 pm - 03:45 pm	DG-C4
38	11	Board Structure, Firm Performance, and the Interaction Role of Shariah Compliance	Kamran Mohy-Ud-Din* (Iqra University), kamran.mohyuddin@iqra.edu.pk; Dr. Muhammad Azam (MAJU)	19-05-2023, 03:45 pm - 04:00 pm	DG-C4
39	22	Determinants of Adoption of Islamic Banking and their Impact on Financial Satisfaction among Non-Muslims: A Case of Pakistan	Memoona Ansar* [PMAS Arid Agriculture University], memoona_leo@yahoo.com; Waqas Gul (Allied Bank Ltd.)	19-05-2023, 04:00 pm - 04:15 pm	DG-C4



# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



40	31	Impact of SBP's Liquidity Regulations on Commercial Banks Performance	Samia Zia* (MAJU), samiamansoorahmed@gmail.com	19-05-2023, 04:15 pm - 04:30 pm	DG-C4
41	34	Determinants and Usage of Financial Derivatives in Pakistan	Aijaz Ali* (Export Processing Zones Authority), aijaz.ali1711@gmail.com	19-05-2023, 04:30 pm - 04:45 pm	DG-C4
42	39	Cryptocurrency Adoption in Pakistan: A Consumer Behavior Perspective	Naeem Zahoor* [Allied Bank Ltd.], Chnaeem4815@gmail.com; Dr. Junaid Rehman (MAJU);	19-05-2023, 04:45 pm - 05:00 pm	DG-C4
43	43	Country-Level Institutional Quality and Earnings Management: The Moderate Role of Risk Management Committee in the Perspective of Pakistan	Shahnawaz Baloch Sangour* (Gawadar Port Authority), sp20phms0003@maju.edu.pk; Dr. Syed Muhammad Noaman Ahmed Shah (MAJU)	19-05-2023, 05:00 pm - 05:15 pm	DG-C4
44	14	Peer Effects, Industry Concentration and Capital Structure: Evidence from Emerging Market Economies	Dr. Ameenullah Aman* [SZABIST], ameenullahaman.s@gmail.com	19-05-2023, 05:15 pm - 05:30 pm	DG-C4
45	59	Nexus Between WCM and Financial Performance of Listed Non-Financial Firms at PSX: A Revisit for Non-Linear Relationship	Syed Ghazanfer Inam* (MAJU), ghazanfer@jinnah.edu; Fouzia Kausar (MAJU), sp21msmg0019@maju.edu.pk;	19-05-2023, 05:30 pm - 05:45 pm	DG-C4
46	60	Board of Directors and Cash Holding	Mehrab Ali* (Iqra University), Msbaloch1996@gmail.com	19-05-2023, 05:45 pm - 06:00 pm	DG-C4
<b>Day 2</b>					
47	61	Co-Opted Directors and Trade Credit	Muhammad Anas* (Iqra University), muhammad.47643@iqra.edu.pk	20-05-2023, 02:00 pm - 02:15 pm	CF-C3
48	71	The Impact of Financial Literacy on Investment Decision: A Case Study of Balochistan Province	Ubaid Ali* (University of Gwadar), ubaid.ali@ug.edu.pk	20-05-2023, 02:15 pm - 02:30 pm	CF-C3
49	82	The Impact of CEO Tenure on Firm Financial Distress Risk	Maryam Iqbal* (Iqra University), maryam.60258@iqra.edu.pk	20-05-2023, 02:30 pm - 02:45 pm	CF-C3
50	92	Factors Affecting the Financial Literacy of Pakistani Entrepreneur: Mediating Role of Financial Attitude	Syed Ghazanfer Inam (MAJU), ghazanfer@jinnah.edu; Kahaf Fatima* [MAJU], kahaf.fatima95@gmail.com	20-05-2023, 02:45 pm - 03:00 pm	CF-C3
51	97	Transformative Services Research Using Mobile Financial Services: A Mobile Banking Experience Perspective	Muhammad Ali Shaikh* (MAJU); Dr. Ziaullah Khan [FAST]; Dr. Junaid Rehman (MAJU), junaid.rehman@jinnah.edu	20-05-2023, 03:00 pm - 03:15 pm	CF-C3
52	99	A Study on the Impact of Corporate	Jiayao Zhou* (Taylor's University,	20-05-2023, 03:15	CF-C3



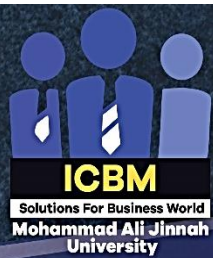
# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



		Governance on the Effectiveness of Internal Control in Chinese-Listed Financial Companies	Malaysia), zjzzhoujiayao@163.com	pm - 03:30 pm	
53	101	Theories Supporting Corporate ESG Disclosure: A Systematic Accounting Research Overview	Carla Del Gesso* (University of Molise, Italy), carla.delgesso@unimol.it; Dr. Rab Nawaz Lodhi (University of Punjab)	20-05-2023, 03:30 pm - 03:45 pm	CF-C3
54	107	Moped Bicycle Business – Startup in Pakistan	Javed Hussain Baloch* (MAJU), javed.hussain@jinnah.edu	20-05-2023, 03:45 pm - 04:00 pm	CF-C3
55	108	Risk Sharing Perspective in Bank Al Habib Limited Islamic Banking Division	Javed Hussain Baloch* (MAJU), javed.hussain@jinnah.edu	20-05-2023, 04:00 pm - 04:15 pm	CF-C3
56	112	Analysis of Implementation of SAP in Zaman Textile Mills (Pvt) Ltd.	Muhammad Shams* (MAJU), m.shams@jinnah.edu	20-05-2023, 04:15 pm - 04:30 pm	CF-C3
57	19	Impact of Capital Structure on Firms Profitability of Chemical and Fertilizer Sector	Poonam Riaz* (SZABIST), poonam.riaz@szabist.pk; Ahsan (SZABIST)	20-05-2023, 04:30 pm - 04:45 pm	CF-C3

### 4. Supply Chain and Operations Management

S#	Paper ID	Paper Title	Author(s)	Presentation Date & Time	Room Location in Block C&D
<b>Day 1</b>					
58	46	Driving Business Success Through Sustainable Practices: A Conceptual Paper	Mustafa R Khan* (SZABIST) mustafa.r.khan03@gmail.com; Agam Kumar (SZABIST); Areeb Mirza (SZABIST); Alizain Akber (SZABIST)	19-05-2023 2:30 p.m. to 2:45 p.m.	DG-C3 (Lab)
59	47	Role of Courier and Logistics Companies in Effective Reverse Logistics Management for an E-Commerce Business in Pakistan – A Case of Goto.com.pk	Syed Obaidullah Shah* (Iqra University)	19-05-2023 2:45 p.m. to 3:00 p.m.	DG-C3 (Lab)
60	89	Factors of Supplier Development Influencing the Buyer-Supplier Performance in FMCG Sector of Karachi	Hunain H Haroon* (MAJU)	19-05-2023 3:00 p.m. to 3:15 p.m.	DG-C3 (Lab)
61	102	Dissemination of logistics innovations	Muqtadir Altaf* (Superior University Lahore); Muhammad Rafiq (Superior University Lahore); Muhammad Zaheer Alam (Superior University Lahore)	19-05-2023 3:15 p.m. to 3:30 p.m.	DG-C3 (Lab)
62	123	Impact of supply chain dynamic	Gulam Qader* (Pakistan Air Force)	19-05-2023	DG-C3 (Lab)



# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



		capabilities on supply chain resilience: Mediating role of Industry 4.0	qadirghulam12@gmail.com	3:30 p.m. to 3:45 p.m.	
63	129	Factors Driving Implementation of Circular Business Model and Impact on Firm's Sustainable Performance – A Case of Manufacturing Firms in Pakistan	Jahangir Moosa* (Gatron Industries Limited/Novatex Limited) jehangirmusa@gmail.com	19-05-2023 3:45 p.m. to 4:00 p.m.	DG-C3 (Lab)
64	25	Traceability in Food Supply Chain: Systematic Literature Review	Asif Ali Bhatti* (Muhammad Ali Jinnah University) asifaliewhw@mail.com; Dr. Ghulam Muhammad (Muhammad Ali Jinnah University, Karachi); Shuaib Ahmed (Institute of Business Management)	19-05-2023 4:00 p.m. to 4:15 p.m.	DG-C3 (Lab)
65	137	Significance of supply chain dimensions & drivers in organizations of Pakistan	Hamza Asad* (IoBM) hamzatahaasad@gmail.com	19-05-2023 4:15 p.m. to 4:30 p.m.	DG-C3 (Lab)
66	118	The Role of Technology Adoption Drivers in Behavioral Intentions and Behavior Expectation: An Empirical Investigation	Sana Farooq* (SZABIST University, Islamabad) sanafarooq.sf@gmail.com; Dr. Muhammad Saeed Shahbaz (SZABIST University, Islamabad) dr.saeed@szabist-isb.pk	19-05-2023 4:30 p.m. to 4:45 p.m.	DG-C3 (Lab)

### 5. Contemporary Project Management

S#	Paper ID	Paper Title	Author(s)	Presentation Date & Time	Room Location in Block C&D
<b>Day 1</b>					
67	121	NFT Game	Muhammad Tayyeb* (MAJU); sp21msmg0011@maju.edu.pk; Irfan Khalil, Arif Ali Jalbani	19-05-2023 2:30 p.m. to 2:45 p.m.	DG-C5
68	124	Fake Product Review Monitoring System	Arif Ali Jalbani* (MAJU), arif.ali@jinnah.edu; Syeda Iqra Rehmat	19-05-2023 2:45 p.m. to 3:00 p.m.	DG-C5
69	114	Digital Recruitment Software	Arif Ali Jalbani* (MAJU), arif.ali@jinnah.edu; Shumaila Mughal, Sana Siddiqui, Shahnawaz Qamar	19-05-2023 3:00 p.m. to 3:15 p.m.	DG-C5
70	64	Risk Analysis In Designing And Installation Of Grid Windmill Projects	Rizwan Khanzada* (Bahria University Karachi), mr_engineer82@yahoo.com;	19-05-2023 3:15 p.m. to 3:30 p.m.	DG-C5



# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



			Dr Mutasim Billah		
71	66	Strategies and Best Practices for Managing Cost Overruns in the Construction Industry Projects	Sharjeel Ahmad* (Bahria University Karachi); Motan Das, Motandas@gmail.com; Arif Ali Jalbani (MAJU)	19-05-2023 3:30 p.m. to 3:45 p.m.	DG-C5
72	117	The impact of workload on employee Health of CDFP	Zeeshan Ali* (CDFP); sp23mspm0016@maju.edu.pk; Wasique Ali & Jawahir Hussain (MAJU)	19-05-2023 3:45 p.m. to 4:00 p.m.	DG-C5
73	120	Project Management (Project Initiation To Project Closer	Saleem Hussain; Muhammad Ikhlaque Khan* (FWO) ikhlaq494fwo@yahoo.com; Umair Ahmed; Kamran Zaidi; Afsheen	19-05-2023 4:15 p.m. to 4:30 p.m.	DG-C5
<b>Day 2</b>					
74	116	KPC Outfall Sheet Piling Rehabilitation	Mahera Khurram* (MAJU); sp23mspm0011@maju.edu.pk; Syeda Urooj Fatima Rizvi, Arif Ali Jalbani	20-05-2023, 02:00 pm - 02:15 pm	CF-C4
75	106	Impact of Sustainable Project Management on Roles & Responsibilities of Project Management Office	Sumaiya Osman* (Bahria University, Karachi) sumaiyaosman.bukc@bahria.edu.pk; Mudassar Ahmed (Bahria University, Karachi) mudassar_chemical@outlook.com; Usman Ali (Bahria University, Karachi) usmannedian68@yahoo.com; Dr Fazeelat Masood (Bahria University, Karachi) fazeelatmasood.bukc@bahria.edu.pk	20-05-2023, 02:15 pm - 02:30 pm	CF-C4
76	115	School Screening project	Sadia Khalique* (MAJU); sp23mspm0005@maju.edu.pk ; Arif Ali Jalbani	20-05-2023, 02:30 pm - 02:45 pm	CF-C4
77	118	7MW Solar Green Project	Sajid Mahmood* (Orient Energy System) sp23mspm0040@maju.edu.pk; Usama Arshad (Zahir Khan & Brothers); Faraz Riaz (Binary Engineering); Zain ul Abdin Akbar (Mobil Power Solutions);	20-05-2023, 02:45 pm - 03:00 pm	CF-C4



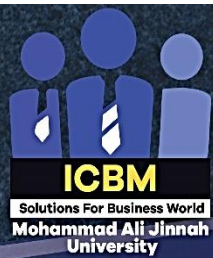
# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



			Arif Ali Jalbani (MAJU)		
78	33	Evaluating the Effectiveness of Health Projects in Pakistani NGOs: Challenges and Prospects for Improvement	Atiq Ur Rehman* (ZVMG Rangoonwala Trust Karachi), sp22msmg0006@maju.edu.pk; Dr Junaid Rehman (MAJU)	20-05-2023, 03:00 pm - 03:15 pm	CF-C4
79	135	Implementation of Controlling Project Management Office (PMO): Case Study of E-Commerce Organization in Pakistan	Faras Dosani* (Bahria University), Faras.dossani@gmail.com; Sumaiya Osman, Dr Fazeelat Masood	20-05-2023, 03:15 pm - 03:30 pm	CF-C4
80	136	Need Of PMO For Sustainable Project Management Practices In Projectized Organization: Case study in Construction Industry	Sumaiya Osman* (Bahria University), sumaiyaosman.bukc@bahria.edu.pk, Dr Fazeelat Masood	20-05-2023, 03:30 pm - 03:45 pm	CF-C4
81	65	Application of multi criteria decision making in enhancing hospital performance: A project of tertiary care hospitals of Sindh.	Faheem Sheikh* (Bahria University Karachi), faheemshaikh40@gmail.com; Dr Mutasim Billah;	20-05-2023, 03:45 pm - 04:00 pm	CF-C4
82	53	E-Procurement Practices for Efficient Public Service Delivery in Sindh Government Departments	Zubair Hussain* (Industries & Commerce Department, Government of Sindh), zubairh863@gmail.com; Dr Junaid Rehman (MAJU)	20-05-2023, 04:00 pm - 04:15 pm	CF-C4
83	98	Exploring The Influence Of Digitalized Project Management Practices In Power Sector	Immad M Khan*, Bahria University Islamabad (Virtual Online Presentation), imkhan11778@gmail.com; Dr Maira Anis (Bahria University, Karachi)	20-05-2023, 04:15 pm - 04:30 pm	CF-C4
84	138	Evaluation of Centered and Decentered Spectacle Lenses in Patients attending a Tertiary Eye Care Hospital	Sadia Khaliq (Mohammed Ali Jinnah University) sp23mspm0005@maju.edu.pk ;Arif Jalbani (Mohammed Ali Jinnah University) arif.ali@jinnah.edu; Dr. Junaid Rehman (Mohammad Ali Jinnah University, Karachi) junaid.rehman@jinnah.edu; Hina Arif Jalbani (University of Sindh Jamshoro) hina.rind@usindh.edu.pk	20-05-2023, 04:30 pm - 04:45 pm	CF-C4

### 6. Technology and Innovation Management

S#	Paper ID	Paper Title	Author(s)	Presentation Date & Time	Room Location in Block C&D
----	----------	-------------	-----------	--------------------------	----------------------------



# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



### Day 1

85	12	Inclusive organizational behavior and organization innovation in Pakistan: A role of innovative employee behavior.	Shumaila Naz* (Mohammad Ali Jinnah University, Karachi) fa20msmg0038@maju.edu.pk ; Dr. Ghulam Muhammad (Mohammad Ali Jinnah University, Karachi)	19-05-2023, 02:30 pm - 02:45 pm	DF-C1
86	23	Wheat Disease Detection using EfficientNet Model: A Deep Learning Approach	Nimra Mughal* (Sukkur IBA University) nimra.msclf19@iba-suk.edu.pk ; Ghulam Mujtaba Sheikh (SIBAU); Tahir Abbas Shaikh (Sukkur IBA University); Manesha Kumari (Sukkur IBA University)	19-05-2023, 02:45 pm - 03:00 pm	DF-C1
87	24	Doctors in Home. Use of Block chain in health sector	Shehnaz Khattak* (PIDE) shehnaz.21@pide.edu.pk	19-05-2023, 03:00 pm - 03:15 pm	DF-C1
88	28	Audio Classification of Urban Sound 8k dataset using deep learning and MFCC features.	Bilal Ahmed Arain* (Sukkur IBA University) bilal.msclf21@iba-suk.edu.pk; Nimra Mughal (Sukkur IBA University); Misbah Rajput (Sukkur IBA University); Iqra Naz (Sukkur IBA University)	19-05-2023, 03:15 pm - 03:30 pm	DF-C1
89	41	House Price Prediction using Machine Learning - Case of Karachi, Pakistan	Hyder Ali Khan* (Zones LLC)hyderkaimkhani@gmail.com ; Dr. Junaid Rehman (Mohammad Ali Jinnah University, Karachi)	19-05-2023, 03:30 pm - 03:45 pm	DF-C1
90	54	Smart retail technology in new digital era in retailing business	Amna Aslam* (Muhammad Ali Jinnah University) amnaaslam471@gmail.com	19-05-2023, 03:45 pm - 04:00 pm	DF-C1
91	57	Factors of Knowledge Sharing among Faculty Members in Higher Educational Institutions: An Empirical Study of the Public Sector	Liaquat Ali Rahoo* (Mehran University of Engineering & Technology, Jamshoro) liaquat.raho@admin.mucl.edu.pk ; Prof. Dr. Sirajul Haque Kandhro (Department of Public Administration, University of Sindh, Jamshoro, Sindh); Dr. Muhammad Memon (Institute of Business Administration, University of Sindh, Jamshoro, Sindh)	19-05-2023, 04:00 pm - 04:15 pm	DF-C1



# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



92	62	ChatGPT: Is it a bane or a blessing for university teachers?	Dr. Shafiq-ur-Rehman Massan* (KASB Institute of Technology) srmassan@hotmail.com ; Dr. Muhammad Mujtaba Shaikh (Mehran University of Engineering and Technology); Dr. Liaquat Ali Thebo (Mehran University of Engineering and Technology, SZAB campus, Khairpur Mirs); Imran Ahmed Qureshi (Kulliyah of Information and Communication Technology, IIUM Malaysia); Dr Muhammad Asif Qureshi (Mohammad Ali Jinnah University)	19-05-2023, 04:15 pm - 04:30 pm	DF-C1
93	63	Two Sides of the Same Coin, But Not the Same: How Digitalization Affects Employee Productivity and How It Affects the Well-Being of Employees	Sobia Jamil* (Jinnah University for Women) sobiajamil901@gmail.com ; Mustafa Hyder (UoK)	19-05-2023, 04:30 pm - 04:45 pm	DF-C1
94	72	Exploring the impact of the efficiency of internet banking services on customer loyalty; The Mediating Role of Customer Satisfaction and Moderating Effect of Customer Trust."	Humaira Anwer Ali* (National Bank of Pakistan) humairavasaya@gmail.com	19-05-2023, 04:45 pm - 05:00 pm	DF-C1
95	74	Innovation in Digital Banking inevitable for Customer Retention- a case of reliance on Digital Banking Adoption & Service Quality	Muhammad Ahsan Rana* (National Bank of Pakistan) ahsan_idrees@hotmail.com	19-05-2023, 05:00 pm - 05:15 pm	DF-C1
96	76	Factors which impact on investor's behavioral intention to use cryptocurrency in Pakistan: An empirical study	Mehwish Ilyas* (ICMAP) mehwish-ilyas@hotmail.com	19-05-2023, 05:15 pm - 05:30 pm	DF-C1
<b>Day 2</b>					
97	77	Internal Control Effectiveness on Small and Medium Enterprises in Pakistan	Syed Hassan Al-Ahdal* (FINTECH Consulting) Al-Ahdal@hotmail.com	20-05-2023, 02:00 pm - 02:15 pm	CF-C7
98	79	Artificial Intelligence: A Disruptive Innovation for Businesses in Pakistan	Abdul Subhan Shaikh* (Muhammad Ali Jinnah University) fa21msmg0020@maju.edu.pk	20-05-2023, 02:15 pm - 02:30 pm	CF-C7
99	84	Challenges to implement Technology in Logistic Sector of Karachi (A case study of IBRAHIM SERVICES)	Asif Naji* (Muhammad Ali Jinnah University) naji@jinnah.edu Sheraz Khan	20-05-2023, 02:30 pm - 02:45 pm	CF-C7
100	86	Click and Satisfied: Exploring Customer Delight in Online Banking Services. A Proposal for Investigating the Factors that	Shaista Shah Hayat* (United bank)Shaistahayat21@gmail.com	20-05-2023, 02:45 pm - 03:00 pm	CF-C7



# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



		Influence Customer Satisfaction in Online Banking Services			
101	88	Navigating the Burnout Epidemic: A Case Study of Lifeline Hospital's Ongoing Battle for Employee Wellbeing	Syeda Omeima* (Mohammad Ali Jinnah University) syedaomeima@gmail.com  Dr. Ghulam Muhammad (Mohammad Ali Jinnah University)	20-05-2023, 03:00 pm - 03:15 pm	CF-C7
102	100	Building Organizational Resilience with IoT Technologies in the Hospitality Industry	Asli Ersoy* (Alanya University) asliersoy75@gmail.com ; Muhammad Asif (UE Business School, University of Education); Rab Nawaz Lodhi (Hailey College of Commerce, University of the Punjab)	20-05-2023, 03:15 pm - 03:30 pm	CF-C7
103	110	Transformation of cold storage facilities in Pakistan fruit import and export syndicate (Pvt) Ltd	Muhammad Shams* (Mohammad Ali Jinnah University), m.shams@jinnah.edu	20-05-2023, 03:30 pm - 03:45 pm	CF-C7
104	113	Implementation of SAP SuccessFactors Employee Central Implementation for ABC Company	Muhammad Bilal* (Muhammad Ali Jinnah) sp23mspm0015@maju.edu.pk ; Syed Abu Hamza (Muhammad Ali Jinnah); Usama Mustafa (Muhammad Ali Jinnah); Faheem Ahmed Sheikh (Muhammad Ali Jinnah); Arif Jalbani (Muhammad Ali)	20-05-2023, 03:45 pm - 04:00 pm	CF-C7
105	119	Febenue Event Management System	Zain Khan* (Muhammad Ali Jinnah)sp23mspm0043@maju.edu.pk ; Muhammad Hamza Khan (Muhammad Ali Jinnah)	20-05-2023, 04:00 pm - 04:15 pm	CF-C7
106	122	Solar Powered Water Purification System	Suleman* (Muhammad Ali Jinnah)sp23mspm0001@maju.edu.pk ; Arif Ali (Muhammad Ali Jinnah); Danish Anmol (Muhammad Ali Jinnah); Suleman (Muhammad Ali Jinnah); Shahzada Sheraz (Muhammad Ali Jinnah); Gul Bahar Shah (Muhammad Ali Jinnah)	20-05-2023, 04:15 pm - 04:30 pm	CF-C7



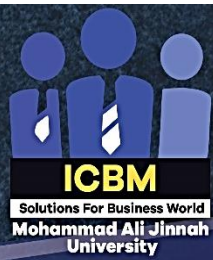
# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



107	130	Project Planning for Residential Construction project	Komal Hamayun* (Mohammad Ali Jinnah University) sp21msmg0023@maju.edu.pk	20-05-2023, 04:30 pm - 04:45 pm	CF-C7
-----	-----	---	---	---------------------------------	-------

### 7. Sustainable Development Goals (SDGs) and Socio-economic Development

S #	Paper ID	Paper Title	Author(s)	Presentation Date & Time	Room Location in Block C&D
-----	----------	-------------	-----------	--------------------------	----------------------------

#### Day 1

108	9	FinTech-enabled-Endowment: A Proposed Financial Sustainability Model for Not-for-Profit Human Development Institutes	Muhammad Faisal* (Mohammad Ali Jinnah University) mfza69@gmail.com Muhammad Meraj (Mohammad Ali Jinnah University/Bahria University, Karachi Campus) m.meraj@jinnah.edu Muhammad Shujaat Mubarik (Institute of Business Management) shujaat.mubarik@iobm.edu.pk Muhammad Wasie Fasih Butt (Hamdard University) wasiefasih@hotmail.com	19-05-2023, 02:30 pm - 02:45 pm	DF-C2
109	30	A 'Shared-Value Creation' Sustainable Business Model for Social Entrepreneur: An Agroforestry Perspective	Zaleha Othman* (Universiti Utara Malaysia) zaleha@uum.edu.my Subramaniam Sri Ramalu (Universiti Utara Malaysia) subra@uum.edu.my Arfan Shazad (Universiti Utara Malaysia) arfan@uum.edu.my	19-05-2023, 02:45 pm - 03:00 pm	DF-C2
110	44	Analyzing factors that create vaccine hesitancy towards acceptance of covid-19 vaccine	Mirza Ahmed Baig* (Mehran university of engineering and technology) asimbaig321@gmail.com	19-05-2023, 03:00 pm - 03:15 pm	DF-C2
111	52	Foreign Capital Inflows and Stock Market development in South Asia: The moderating role of political stability	Muhammad Amin Hasan* (Karachi Institute of Economics and Technology) maminhasan@kiet.edu.pk	19-05-2023, 03:15 pm - 03:30 pm	DF-C2
	56	The Effects of Climate Change on Global Health Security: A Case of Developing Countries	Abdul Samad* (Shaheed Benazir Bhutto University) drabdulsamad.dahri@sbbusba.edu.pk	19-05-2023, 03:30 pm - 03:45 pm	DF-C2



# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

(Creating End User Value Through Sustainable Business and Analytics)

May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)



112			Dr. Junaid Rehman (Mohammad Ali Jinnah University, Karachi), junaid.rehman@jinnah.edu Ummi Naeimah Saraih (Universiti Malaysia Perlis), <a href="mailto:ummi@unimap.edu.my">ummi@unimap.edu.my</a> Kamal Bin Ab Hamid (International Islamic University, Sultan Abdul Halim Muazam Shah) <a href="mailto:abkamal@unishams.edu.my">abkamal@unishams.edu.my</a>		
113	67	The Impact of Waiting Time and Front-Line Employees' Behavior on Patient Behavior in Out-Patient Department in Tertiary Care Hospitals in Karachi	Syeda Fatima* (Institute of Business & Health Management), <a href="mailto:syedabaseerat28@gmail.com">syedabaseerat28@gmail.com</a>	19-05-2023, 03:45 pm - 04:00 pm	DF-C2
114	80	Electricity production and consumption, economic growth, and environmental degradation in Pakistan: An empirical approach to get causal connections	Khushboo shaikh* (Mohammad Ali Jinnah University) <a href="mailto:franganceshaikh16@gmail.com">franganceshaikh16@gmail.com</a> Faheem Shaikh (nicvd hospital) <a href="mailto:faheemshaikh40@gmail.com">faheemshaikh40@gmail.com</a> Muhammad Sadiq (Taylor's university Malaysia), <a href="mailto:mohammad.sadiq@taylors.edu.my">mohammad.sadiq@taylors.edu.my</a>	19-05-2023, 04:00 pm - 04:15 pm	DF-C2
115	85	The challenges and solutions to overcome the weak background of rural area students in Sindh Pakistan. A case study of Sindh Education Foundation.	Asif Naji* (Mohammad Ali Jinnah University) <a href="mailto:naji@jinnah.edu">naji@jinnah.edu</a>	19-05-2023, 04:15 pm - 04:30 pm	DF-C2
116	91	Impact of macroeconomic instability on income inequality in south Asian countries	Muhammad Khalid* (Muhammad Ali Jinnah University) <a href="mailto:sp21msef0012@maju.edu.pk">sp21msef0012@maju.edu.pk</a> Afaq Khan (Mohammad Ali Jinnah University, Karachi), <a href="mailto:afaq@jinnah.edu">afaq@jinnah.edu</a> Muhammad Kazim (Mohammad Ali Jinnah University, Karachi) <a href="mailto:m.kazim.jafri@hotmail.com">m.kazim.jafri@hotmail.com</a>	19-05-2023, 04:30 pm - 04:45 pm	DF-C2
117	104	Impact of Aircraft Noise on Society and Environment in Pakistan	Rida Akbar* (University of Lahore) <a href="mailto:ridamughal040@gmail.com">ridamughal040@gmail.com</a> Muhammad Ahmad (BS -Aviation Management) Scholar, The University of Lahore), <a href="mailto:m.ahmedzia98@gmail.com">m.ahmedzia98@gmail.com</a> Hibba Saeed (Lecturer, The University of Lahore), <a href="mailto:hibbasaeed786@gmail.com">hibbasaeed786@gmail.com</a> Dr. Rab Nawaz Lodhi (Associate	19-05-2023, 04:45 pm - 05:00 pm	DF-C2



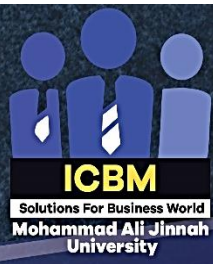
# MOHAMMAD ALI JINNAH UNIVERSITY

Live, Learn and Be Inspired

## INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT (ICBM) 2023

*(Creating End User Value Through Sustainable Business and Analytics)*

**May 19-20, Karachi, Pakistan (icbm.maju.edu.pk)**



			Professor, University of the Punjab Lahore Pakistan) rabnawazlodhi@yahoo.com Muhammad Ashfaq (IU University of Applied Sciences, Germany) muhammad.ashfaq@iu.org		
118	105	Sustainable Progress: Assessing Economic, Social, and Technological Factors Impacting CO2 Emissions. Evidence from OBOR Economies.	Bushra Ramzan* (Iqra university) bushrarazan123@gmail.com	19-05-2023, 05:00 pm - 05:15 pm	DF-C2

\* Presenting Author

# **ABSTRACTS OF THE PRESENTED PAPERS**

**STRATEGIC HRM, LEADERSHIP AND ORGANIZATIONAL PSYCHOLOGY**

# **The Impact of Transformational Leadership (TL) on Innovative Work Behavior (IWB), the mediating role of Employee Engagement (EE) and Psychological Capital (PsyCap) in hospitals of Karachi**

**Sagar Singh**

Bahria University – Karachi Campus  
rphsagarsingh@gmail.com

**Essa Khan**

essakhan.bukc@bahria.edu.pk  
Bahria University – Karachi Campus

**Asif Rehman**

Bahria University – Karachi Campus

## **Abstract**

This study investigates how TL processes affect IWB in healthcare systems, particularly hospitals, and how PsyCap and EE function as mediators. Based on the responses of 187 various hospital managers in Karachi, it was found that TL influences IWB indirectly via PsyCap and EE. We employed a quantitative research strategy for this study. Cross-sectional sampling, convenience sampling, and SEM-PLS analysis make up the methodology. The total number of participants was 187 of which 67 (35.8%) were females and 120 (64.2%) were males. The sample size of this study was small, and the results may not be generalizable, future studies may increase the sample size to improve the reliability of the results. This study only used hospitals in Karachi; future research may broaden its scope to include other areas. Future studies should include additional mediating variables such as Thrive at Work, Customer Engagement, and Mind Effect to deepen our understanding of the various leadership styles and their effects on healthcare.

**Keywords:** Healthcare; Hospitals; Engagement; Karachi

# Decreased Employee Turnover With Social Capital Dimensions With Mediation of Tacit Knowledge

**Sania Ilyas**

Jinnah University for women  
palwashakhan1998@gmail.com

## **Abstract**

Within the last few decades, there has been an increasing interest in the importance of tacit knowledge sharing in organizations and it has become the focus of considerable attention in recent literature. In this perspective, this paper concentrates on the potential factors influencing employee turnover that eventually leading to tacit knowledge. This paper aims to concentrate on the role of tacit knowledge sharing in reducing employee turnover. Specifically, the study considers social capital (relational, cognitive and structural) as an important precursor to tacit knowledge sharing, which in turn, influences employee turnover of an organization. A set of hypotheses was developed based on the identified constructs, which was subsequently validated through a primary survey based on a structured questionnaire on a sample size of 205 respondents from the Karachi, Pakistan. The survey responses were subsequently analyzed using the statistical technique of PLS and conclusions were drawn from the findings. On the practical side, Employee turnover has a direct impact on company revenue and profitability. Increasing employee turnover may be worse while Tacit knowledge sharing that focuses specifically on the aspect of reducing employee turnover may be a useful and cost-effective tool, especially when organizations are constrained by limited resources.

**Keywords:** Social structure; Cognitive capital; Relational capital; Tacit knowledge sharing; Employee turnover.

## The Impact of Self-disclosure on Personal and Professional Life

**Ishtiaq Ahmed Kolachi**  
Mohammad Ali Jinnah University  
ishtiaq.ahmed@jinnah.edu

### **Abstract**

The aim of this study is to explore the impact of self-disclosure on personal and professional life. A qualitative study (a questionnaire with 60 MBA Executive students at Institute of Business Management) was conducted in order to achieve the study objectives. A significant 83% of the respondents were able to differentiate self-disclosure with self-description. The results revealed that people are more inclined to self-disclose to parents and friends than to colleagues, primarily because the motivator is mainly "to release stress" and not "strengthen a relationship". Almost 44% of the respondents consider self-disclosure as rewarding, i.e., having a positive impact on their lives. And almost two-third of the respondents mentioned that the objective of self-disclosure was only partially met. What is also interesting is that 60% of the respondents confirm propagating favorably to self-disclose. Staggering 78% respondents do not have gender preference on the topic. The biggest hindrance associated with disclosure is "to avoid judgment and criticism" (37%) followed by "personal fear" at 23%.

**Keywords:** Self-disclosure; Personal; Professional.

# Green Human Resource Management (GHRM): A Comprehensive Analysis of the Literature

**Sana Aziz**

Mohammad Ali Jinnah University  
sanaaziz1947@gmail.com

## **Abstract**

The study is dedicated to providing a comprehensive understanding of green human resource management (GHRM) in terms of organizational performance and employee behavior (in-role and extra-role work) in connection to employee engagement. To better understand GHRM in businesses, the study conducted a systematic literature review (SLR) after evaluating 97 papers collected from Scopus. This study presents a complete framework for understanding the role of GHRM in understanding how the firm may achieve efficient performance in terms of cost reduction, sustainability, and improved outcomes, as well as in-depth knowledge about enhanced employee citizenship behavior.

**Keyword:** Green HRM; SLR; Sustainability

## **Subjective Well-being and Retirement: An Exploratory Analysis**

**Maryam Hanif Ghazi**

Muhammad Ali Jinnah University, Karachi  
maryam.ghazi@jinnah.edu

**Kainaat Ali**

Muhammad Ali Jinnah University, Karachi  
sp20bsph0039@maju.edu.pk

### **Abstract**

The present exploratory qualitative analysis' aim was to identify themes and related perceptions of subjective well-being among retired and soon-to-be-retired individuals. To achieve this goal, a discussion guide was developed in collaboration with three experts, and six participants, five males and one female, were interviewed. Purposive-convenience sampling was employed to collect the data of four retired individuals and two who planned to retire within a year, with an age range of 59 to 73. All participants were highly qualified professionals working as government officers, part-time workers, or visiting teachers. The experts carried out a comprehensive analysis and identified six themes related to subjective well-being: contentment, feelings of responsibility and optimism, regret, rationality, use of defense mechanisms, and contradictions in the quoted data. The analysis revealed that retirement or old age does not affect subjective well-being and may even increase it. In addition, apprehension was not found among the not-yet-retired group, and patterns were similar among almost all participants. The study suggests future researchers to add more questions to the discussion guide and explore related aspects of subjective well-being in retirement.

**Keywords:** Well-being; Teachers; Government Officers

# **The Impact of Job Security Elements on Work Alienation at Public Sector Universities in Sindh: A Study from Employees' Perspective**

**Irfan Khaskhelly**

Shaheed Benazir Bhutto University  
nzebirfan@gmail.com

## **Abstract**

This study sought to determine the impact of job security elements on work alienation at public universities in Sindh. A questionnaire has been developed to identify data collection from a sample study of 209 employees in public universities. The Analysis of the study has been performed via Smart PLS. Findings revealed that the sensation of work alienation is significantly impacted by several aspects of job security as a whole. Also, this study demonstrated that demographic factors had little bearing on the alienation from one's job. The researchers concluded by advising public institutions to change rules and procedures regularly to improve job security and lessen alienation at work.

**Keywords:** SmartPLS, Job Security

# **The Role of Servant leadership in Fostering Employee Retention: Exploring the Mediating Effect of Job Embeddedness and Moderating Effect of Employee Proactivity in Hospital Sector**

**Sadaf Abdul Qadir**

National Investment Bank Development  
sadafqadir03@gmail.com

## **Abstract**

This study aims to examine the role of servant leadership in fostering employee retention in the hospital sector, while also considering the job embeddedness as a mediator factor and employee proactive behavior as a moderator by using social exchange theory. An empirical study will be conducted, and mono method will be applied. The quota and convenience sampling will be used to ensure that the data accurately define the population includes employees of both public and private hospitals. Close-ended questions and a Likert scale will be used to record the responses. Data will be collected from 120 employees by using a survey strategy and data will be imported from SmartPLSv.3.4 software. Result and findings will be discussed later as it is in process. This research paper will contribute to current literature review by giving new insights between the relationship of servant leadership and employee retention; and by explore the important role of job embeddedness and employee proactive behavior in employees of hospital sector in Pakistan.

**Keywords:** Servant leadership; Employee Retention; Job Embeddedness; Proactive Behavior; Hospital Sector.

# **Islamic Entrepreneurship: A Solution for Economic Growth and Ethical Business Practices in Pakistan**

**Abdul Samad Dahri**

Shaheed Benazir Bhutto University  
drabdulsamad.dahri@sbbusba.edu.pk

**Kamal Ab Hamid**

International Islamic University Sultan Abdul Halim Muazam Shah  
abkamal@unishams.edu.my

**Ummi Naeimah Saraih**

University Malaysia Perlis  
ummi@unimap.edu.my

## **Abstract**

The idea of Islamic entrepreneurship is covered in this article, which emphasizes innovation, sustainability, and social responsibility. The article emphasizes the potential of Islamic entrepreneurship to contribute to economic growth, job creation, and poverty reduction specifically, in Pakistan where there is a sizable youth population. Young entrepreneurs in Pakistan face a major obstacle in getting access to capital, but Islamic microfinance offers a promising solution built on risk-sharing and social responsibility. The article also emphasizes how Islamic entrepreneurship helps to address social and environmental issues and advance the Sustainable Development Goals of the United Nations. With the potential to have a positive social and economic impact in Pakistan and around the world, Islamic entrepreneurship overall offers a sustainable framework for moral and socially conscious business practices.

**Keywords:** Entrepreneurship; Islamic Entrepreneurship; Sustainable Development Goals; Business.

## Hybrid Work Model for Pakistani Universities: A Performance Review

**Muhammad Qadri**  
**Habib Metropolitan Bank**  
sp23mba0033@maju.edu.pk

**Kanwal Kanwal**  
Mohammad Ali Jinnah University  
fa20bbap0001@maju.edu.pk

**Dr. Junaid Rehman**  
Mohammad Ali Jinnah University, Karachi  
junaid.rehman@jinnah.edu

### Abstract

The onset of the COVID-19 epidemic provided an opportunity to reconsider the working environment of staff members. The need to implement a quarantine along with other preventative measures was aimed at slowing down the spread of pandemic attack. This resulted in a pause in routine life in terms of reduced social gatherings and economic activities. Universities have a fair share of responsibility in adjusting to the new strategy of social distancing. A hybrid work model is a structured arrangement that divides an employee's time between in-office and remote work. The choice of whether to work from home or in the office is occasionally left up to the employee. There is no hybrid approach that fits every situation. Employee engagement, motivation, reduced communication, employee mental health issues, performance management, job satisfaction etc. are the challenges faced to the employers that affect the employee performance in the contemporary workplaces. The concept of Hybrid working is being adopted by organizations all over the world in an effort to manage performance, address issues and offer flexibility at the workplace. This project offers an understanding and mechanism on how a hybrid work model can be implemented in the universities of Pakistan. A hybrid work model proposed in this project will be greatly beneficial to the faculty members, staff and senior management of the universities in terms of cost savings, judicious use of resources and improved workplace flexibility.

**Keywords:** Remote Working; Hybrid Work Arrangements; Work-from-Home, Work-life Balance; Workplace Flexibility; University Faculty

# Motivational Factors and Emotional Exhaustion Among Academicians in Malaysia

**Abdul Samad Dahri**

Shaheed Benazir Bhutto University  
drabdulsamad.dahri@sbbusba.edu.pk

**Azlini Hassan**

University Malaysia Perlis  
azlini@unimap.edu.my

**Umami Naeimah Saraih**

university Malaysia Perlis  
ummi@unimap.edu.my

## Abstract

The purpose of this study was to investigate the influence of motivational factors on emotional exhaustion among academics in the education sector in Malaysia. Two motivational factors were selected: Job performance and job satisfaction. Emotional exhaustion is one of the dimensions of burnout, which indicates people who are emotionally exhausted and tired. This situation affects the work style of academics. In this study, two higher education institutions in urban areas in Malaysia are investigated. The population was the academics working in the selected institutions. The research design for this study is a quantitative approach. It is a cross sectional study using non-probability sampling. Convenience sampling by survey method was collected through random sampling and a self-assessment questionnaire. This study shows that the proposed motivational factors could reduce the level of emotional exhaustion in academics. All two motivational factors - job performance and job satisfaction - could influence the level of emotional exhaustion among academics in higher educational institutions. This study provides some recommendations for future research. This study involves two motivational factors, namely job performance and job satisfaction. For the next research study, it would be beneficial to add more motivational factors. This study also suggests broadening the scope of measuring emotional exhaustion. This study was conducted among academics in educational institutions. It is recommended that the study be extended to many categories of staff in higher educational institutions, such as administrative staff and support staff.

**Keywords:** Education Sector; Job Satisfaction; Malaysia

# Academic Burnout in Malaysia: A Neuroticism, Extraversion and Agreeableness Analysis

**Abdul Samad Dahri**

Shaheed Benazir Bhutto University

**Ummi Neimah Saraih**

University Malaysia Perlis  
ummi@unimap.edu.my

**Azlini Hassan**

University Malaysia Perlis  
azlini@unimap.edu.my

## Abstract

A number of studies indicate a significant relationship between a person's personality traits and the experience of burnout, particularly among academics working in higher education. The aim of this study is to analyze the influence of various personality traits, particularly neuroticism, extraversion and agreeableness, on the experience of burnout among academics at a public university in Malaysia. The study measured personality traits and job burnout using the Big Five Personality Traits and the Copenhagen Burnout Inventory, respectively. The quantitative method used to distribute the questionnaire to academics in a public university in the northern region of Malaysia. The study used both online and offline surveys to collect responses. 152 respondents participated in this survey, which was a cross-sectional study with a time horizon. The Statistical Package for the Social Sciences (SPSS) programme was used to analyze the data. The results show that the personality traits neuroticism and extraversion have a significant impact on the level of job burnout among academics at a Malaysian higher education institution. The fact that only three personality traits were selected for study is one of the limitations of this study. The researchers therefore suggested broadening the scope of future studies to include more dimensions of personality traits.

**Keywords:** Burnout; Personality Traits; Malaysian Higher Education

# Unlocking the Potential of Creative Work Behavior through Authentic Leadership in the Telecommunication Sector of Pakistan

**Noman Rafique**

Begum Nusrat Bhutto Women University Sukkur  
naumansheikh252@gmail.com

**Noor Ahmed**

Begum Nusrat Bhutto Women University Sukkur  
noor.brohi@bnbwu.edu.pk

**Shahzad Naseem**

Begum Nusrat Bhutto Women University Sukkur

**Muhammad Asif Qureshi**

Mohammad Ali Jinnah University  
qureshimuhammadasif@gmail.com

## Abstract

**Purpose** – Creativity of employees is an essential variable in today's dynamic working conditions. Drawing upon theory of authentic leadership (AL), this study investigates the impact of AL on creative work behavior of employees (CWB) through psychological empowerment (PE) and organizational identification (OI).

**Designed/methodology/approach** – 314 responses of the employees from private and public sector organizations operating in telecommunication sector of Sindh, Pakistan was analyzed using Partial least squares structural equation modeling.

**Findings** – The results of the study revealed that AL leverages creativity. Moreover, PE mediates between AL and CWB. Surprisingly, OI could not find empirical support. Thus, the findings suggested that managers who possessed the traits of authentic leadership can foster employees' psychological empowerment, which in turn leads to increased creativity in them.

**Originality/value** – Leader's authenticity has been an emerging concept and in recent years, it has gained extraordinary attention in the field of organizational behavior. Its role in producing a creative workforce is in establishing stage. This study highlighted that managers must be trained to develop the traits of AL so that they can raise employees' PE and CWB.

**Keywords:** Authentic Leadership; Creative Work Behavior; Psychological Empowerment; Organizational Identification; Telecommunication Industry.

# The Impact of Human Resource Factors on Organizational Success

**Muqtadir Altaf**

Superior University Lahore  
muqtadiraltaf@hotmail.com

## **Abstract**

The central point of the Management process is Human Resource Management. Like other sectors, human resources are considered as the most vital asset in the educational sector. Human resources are considered important because this asset can offer greater return and leads to organization towards success. Organizations can be made successful through the high performance of their employees. The present study aimed to investigate the impact of Human Resource Factors on Organizational Success. This study considers four facets of Human Resource Factors i.e., motivation, morale, empowerment and training. Employee performance acts as mediator between HR factors and Organizational Success. 100 respondents were selected for this study from different Lahore schools, colleges, and universities. Data was collected through a questionnaire. The research findings indicate that there is a positive relationship between the variables. The results further indicate that motivation has a more significant effect on employee performance. It is suggested that the educational sector should motivate its employees to ensure its success. Furthermore, future directions, suggestions, and recommendations are also discussed.

**Keywords:** HRM; Empowerment; Lahore

## **Women Empowerment in HRM In Tourism Sector**

**Muhammad Nawaz Tunio**

University of Sufism and Modern Sciences, Bhitshah

mntunio@gmail.com

**Muhammad Zubair**

Alpen Adria University, Klagenfurt

Muhammad.Zubair@aau.at

### **Abstract**

The aim of this article is to find out the role of women empowerment in the HRM in the tourism sector. This question is triggered in the latent literature and through a qualitative approach, this study is conducted. The findings of the study suggest that there are different areas and sectors where women can play vital roles and perform their responsibilities and can make their career. However, HRM is a common and vital part of every organization, thus here, the tourism sector is considered to find out the women's empowerment. This study can be useful for the HRM departments of government and non-government organizations, individuals, and entrepreneurs.

**Keywords:** HRM; Tourism; Women Empowerment

## **Interest of Women in Tourism Sector and How to Empower Them**

**Muhammad Nawaz Tunio**

University of Sufism and Modern Sciences, Bhitshah  
mntunio@gmail.com

**Wali Muhammad Khoso**

Nanjing University of Aeronautics and Astronautics, Nanjing  
wali\_muhammad27@hotmail.com

### **Abstract**

This study aims to determine the interest of women working in the tourism industry and their empowerment in the industry through inclusion and supporting entrepreneurial activities. Further to study the different perceptions and beliefs that women have about working in the tourism industry and through assessment of their feelings toward the working environment in this industry. The main focus of the study was two major areas (i) the Interest of women in the Employment tourism industry; (ii) the interest of women in entrepreneurial activities in the tourism industry. This study, it is also considering whether the uncertainties of the tourism industry and its inclusion practices deform the interest of women to work in the tourism industry. Data were collected from 25 female respondents representing interest if women working in the tourism industry. The results indicate a positive response from 70.6% of female respondents, suggesting their interest in the tourism industry, while 29.4% of the female respondents showed a lack of interest in the industry. Furthermore, the findings highlighted that most women are interested to work in the tourism industry because of their interest in traveling while gender discrimination was the major factor affecting the women's interest in the industry.

**Keywords:** Industry; Tourism; Women

## **Customer Satisfaction in the Family Takaful Industry: Do Word of Mouth and Service Quality Matter**

**Ummi Naeimah Saraih**

University Malaysia Perlis  
ummi@unimap.edu.my

**Nur Hafifa Iswati Ishak**

universiti malaysia perlis  
nurhafifa@unimap.edu.my

**Dr. Muhammad Asif Qureshi**

Mohammad Ali Jinnah University, Karachi  
qureshimuhammadasif@gmail.com

### **Abstract**

It is a well-known business strategy that has evolved into an essential component of the continued existence of a firm, and one of the keys to any organization's success is ensuring the happiness of its customers. On the other hand, articulating the concept of satisfied customers in a practical setting is a more difficult task than doing it orally. As a consequence of this, the author of this study focused their attention on the connection that exists in the Malaysia Family Takaful business between high levels of service quality and favorable word of mouth regarding customer satisfaction. The findings of the study indicated that customer satisfaction in the Takaful company in Malaysia is highly influenced by both the quality of the service and word-of-mouth recommendations from other customers. The findings have repercussions for management, as well as for academic research and variable analysis.

**Keywords:** Firm; Takaful Company; Malaysia

## HRM Practices and Innovative Work Behaviour in the Malaysian Manufacturing Company

**Umami Naeimah Saraih**

University Malaysia Perlis  
ummi@unimap.edu.my

**Nur Hafifa Iswati Ishak**

University Malaysia Perlis  
nurhafifa@unimap.edu.my

**Dr. Muhammad Asif Qureshi**

Mohammad Ali Jinnah University, Karachi  
qureshimuhammadasif@gmail.com

### Abstract

Innovative work behaviors (IWB) on the part of employees are very necessary for the business as a whole to realize high levels of development and gain a competitive edge in the market. As a component of the subsequent planning to accomplish the objective, specifically via the HRM practices, every company needs to establish a method for increasing the IWB of its workforce. Existing research demonstrates that HRM practices can have a significant influence on employees' IWB, despite the fact that we may have less information regarding which practices are significant or the degree to which they will correlate with IWB. The current research investigates two facets of HRM: training and development, as well as rewards, with the goal of determining which of these facets contributes the most to accurately forecasting an employee's IWB. It is also important to identify the most effective HRM practices for enhancing IWB, together with the theoretical explanations for these approaches and the connection between HRM practices and IWB. In order to analyze this research, we gathered information from 170 workers at a manufacturing firm in Penang, Malaysia, by means of a questionnaire survey. The company is located in the Northern Region of Malaysia. Using SPSS, we investigated the relationships that existed between all the variables. The study also revealed the mean value for each variable that was investigated.

**Keywords:** HRM practices; SPSS; Malaysia

# **Digital Marketing, Social Media and Entrepreneurship**

# Determining the Factors That Affect Social Media Consumer's Attitude Towards Social Media Influencers

**Zainab Musleha**

Jinnah University For Women  
zainabmuslehawork16@gmail.com

## **Abstract**

The purpose of this research is to better understand the relationships between social media influencers and their consumer's attitude, including the role of closeness, and more specifically what characteristics social media influencers should have to imitate the consumers. A partial least squares (PLS) approach with Smart PLS software was used to test the model. The survey was distributed online in Pakistan. Data are collected from those who use social media and interact with social media influencers. In total, 385 respondents participated. The results showed that influencer's expertise, trustworthiness, and credibility play an important role in the purchase intention of the consumer. However, closeness as a moderator in between the influencer's expertise, trustworthiness and attitude towards the influencer doesn't play an important role in imitating the consumer towards the influencer. This research provides managerial implications for influencers and brands that can help enhance influencers' intention to imitate their consumers. When followers perceive that an influencer is showcasing a product solely for the money, and not because (s) he is inherently interested in its features, etc., they can conclude that the content is not objective, which calls the influencer's credibility into question. They may believe that the influencer's opinion is biased for commercial purposes, which reduces his/her credibility and trustworthiness.

**Keywords:** Social Media, Consumer Attitude, Social Media Influencers, Trustworthiness, Credibility, Purchase Intention

# The Role of Digital Marketing for Supporting E-Commerce Businesses during Covid-19: A Semi-systematic Review and Research Framework

**Dr. Jawaid A. Qureshi**

Shaheed Zulfikar Ali Bhutto Institute of Science & Technology, Pakistan  
dr.jawaid.qureshi@gmail.com

**Saif Ur Rehman**

Shaheed Zulfikar Ali Bhutto Institute of Science & Technology, Pakistan

## **Abstract**

The aim of this study is to learn about the exponential growth of e-commerce companies and online third-party marketplaces during the COVID-19 pandemic. The concerned variables to examine include digital marketing objectives, target audience, and digital channels. The sub-variables include factors such as the type of products being sold, innovation or differentiation, competitive edge, and marketing mix. A semi-systematic literature review was conducted to explore relevant developments around the globe and develop a conceptual framework. This kind of review overcomes the complexities involved in the systematic literature review, since it can opt for any concerned papers from various journals and databases. It was assured that the recent literature and high-quality papers from world's renowned journals and databases were referred to accomplish the objectives of the study. The review led to the development of a research framework for analysis in further studies. The finding unfolded that during the COVID-19 pandemic, the e-commerce startups observed revolutionary growth and scaled up their operations, but when the global markets opened up, their businesses slowed down. Indeed, the general public loved to go to buying products physically to observe the chosen products themselves and for having fun while shopping. As the e-commerce startups set digital marketing objectives, identify target audience, and digital channels, they must consider the type of products being sold, innovation or differentiation, competitive edge, and marketing mix.

**Keywords:** Ecommerce Startups, Digital Marketing Objectives, Digital Channels

# **Impact of Corporate Social Responsibility, Perceived Service Quality, and Perceived Value on Customer Citizenship Behavior**

**Jalal Rajeh Hanaysha**

School of Business  
Skyline University College, Sharjah, UAE  
jalal.hanayshi@yahoo.com

## **Abstract**

This study focuses on examining the effect of perceived value, corporate social responsibility (CSR), and perceived service quality on customer citizenship behavior. Required data was collected from several airline passengers in the United Arab Emirates (UAE) using an online survey. All responses were analyzed using partial least squares structural equation modeling (PLS-SEM). The results showed that CSR has a positive impact on customer citizenship behavior. Furthermore, perceived service quality as well as perceived value were found to be major drivers of customer citizenship behavior. These results enrich our knowledge about the factors that affect customer citizenship behavior in the airline industry. Keeping in view, the small number of studies that have been conducted previously about this topic in the Arab region, this article contributes to the theoretical knowledge by investigating the influence of the selected factors on customer citizenship behavior with empirical insights from UAE.

**Keywords:** CSR, Customer Citizenship Behavior, Service Quality, Perceived Value

## Factors Affecting Social Entrepreneurial Intention Among University Students

**Afaque Khan**

SZABIST Hyderabad Campus, Pakistan  
afauqeahmed12@gmail.com

**Ikramuddin Junejo**

SZABIST Hyderabad Campus, Pakistan  
Ikramuddin8022@yahoo.com

**Muhammad Javed**

SZABIST Hyderabad Campus, Pakistan  
javedahmed5526@gmail.com

**Ummi Naiemah Saraih**

Faculty of Business and Communication, Universiti Malaysia Perlis,  
Kangar, Malaysia  
ummi@unimap.edu.my

**Deepash Kumar**

SZABIST Hyderabad Campus, Pakistan  
deepeshloungeani321@gmail.com

### Abstract

This study aims to examine and evaluate the factors that affect social entrepreneurial intentions among university students in Hyderabad, Pakistan. The study is descriptive in nature and uses correlation and regression analysis as its methodology. An electronic questionnaire was generated using Google Forms and was shared with students from six different universities in the Hyderabad region. A total of 204 responses were collected, out of which 200 were selected for further testing and analysis using the Statistical Package for Social Sciences (SPSS) to obtain the results. The findings indicate that personal attitude, subjective norms, and perceived behavioral control have a positive and significant influence on social entrepreneurial intentions. Therefore, it is suggested that relevant institutions focus on developing and shaping the character and personality traits of students in order to foster social entrepreneurship in the region. The study highlights the influence of the factors of the theory of planned behavior on SEI.

**Keywords:** Social Entrepreneurship, Social Entrepreneurial Intention, Subjective Norms, Perceived Behavioral Control, Attitude toward Entrepreneurship.

## Factors Affecting Behavioural Intention to Visit Tourist Attractions in Pakistan

### **Sadaqat Ahsan**

SZABIST Hyderabad Campus, Pakistan  
sadaqatahsansufi@gmail.com

### **Ikramuddin Junejo**

SZABIST Hyderabad Campus, Pakistan  
Ikramuddin8022@yahoo.com

### **Ansharah Ashraf**

SZABIST Hyderabad Campus, Pakistan  
ansharahashraf56@outlook.com

### **Ummi Naiemah Saraih**

Faculty of Business and Communication, Universiti Malaysia Perlis,  
Kangar, Malaysia  
ummi@unimap.edu.my

### **Namrah Tehreem**

SZABIST Hyderabad Campus, Pakistan  
namrah.tehreem1122@hotmail.com

### **Abstract**

Social media is rapidly transforming every industry in the world, and the tourism industry in Pakistan is no exception. This study aims to determine the role of social media in influencing the behavioral intention to visit tourist attractions in Pakistan. Data was collected from 225 participants who were active social media users from major cities in Pakistan. Convenience and snowball sampling techniques were used for data collection, which was later analyzed through reliability analysis and multiple regression analysis in SPSS software. The hypothesis testing findings revealed that positive tourist experiences, tourist information search, and tourism promotion have a positive and significant impact on the behavioral intention to visit tourist attractions in Pakistan. However, social media influencers have a negative and insignificant impact on the behavioral intention to visit tourist attractions in Pakistan. To enhance growth in the tourism industry, stakeholders are suggested to use social media promotion, encourage tourists to share positive experiences on social media, and improve the information available about tourist attractions.

**Keywords:** Behavioral Intention to visit, Positive Experience, Social Media Influencers, Tourism Information Search, Tourism Promotion, Pakistan's Tourism Industry

# Consumer Brand Engagement during Service Lockdowns: A Semi-systematic Review and Conceptual Framework

**Dr. Jawaid A. Qureshi**

Shaheed Zulfikar Ali Bhutto Institute of Science & Technology, Pakistan  
dr.jawaid.qureshi@gmail.com

**Syed Ali Owais**

Shaheed Zulfikar Ali Bhutto Institute of Science & Technology, Pakistan

**Sana Baqai**

Shaheed Zulfikar Ali Bhutto Institute of Science & Technology, Pakistan

## **Abstract**

The Pandemic, COVID-19 shocked the global economy, resulted in frequent lockdowns, and had immensely negative effects. The pandemic and its aftershocks still continue. Scientists predict that such a pandemic could emerge in the future as well. The aim of the study was to assess the impact of drivers leading to consumer brand engagement during service lockdowns, so that marketers prepare themselves for such catastrophes ahead as well. A semi-systematic review of the literature was undertaken to gain insights about the consumer brand engagement of online consumers in Karachi, Pakistan to develop a conceptual framework. The findings show that sequentially individual involvement, online experience, brand connection, electronic word of mouth, social distancing, and satisfaction influence consumer brand engagement. The study concludes that in order to survive in the lockdown situation in Pakistan where there is high risk of political and environmental instability, the brands need to make continuous efforts in making the customers to remain engaged with the brands. It has been also evaluated that during the lockdowns, brands need to maintain a wide range of service involvement platforms such as, brand communities, mobile applications and websites to make effective communication, convey promotional offers, and provide superior services.

**Keywords:** Consumer Brand Engagement, Online Experience, Brand Connection, Electronic Word-of-Mouth (EWOM)

# **An Empirical Analysis of After Sales Services Influence on Customer Retention with Mediating Effect of Customer Satisfaction and Moderating Role of Customer Loyalty**

**Asif Ali**

Famous Brands Pvt Ltd  
tigerasif78@gmail.com

## **Abstract**

In today's ever competitive environment, business cannot survive unless they retain their customers. The delivery of After Sales services by a brand / company is critical in satisfying customer needs and perception. After-sale service has always been critical in line of customer retention. After sales services in garments industry (brands / companies) refers such as product warranties, complaint handlings, repairs & alterations, customization up to some extent, return policies etc. The purpose of this research article is to analyze after sales service influence on customer retention. Sales is not the last stage but just the start of customer retention. After sales service refers to various processes which make sure customers are satisfied with the products and services of the brand / organization after they are bought. Customers are more likely to stay loyal to a brand if they receive high-quality after-sales services. Service quality and customer experience play a crucial role in building customer satisfaction, which is a key factor in customer retention. A self-administered survey questionnaire (google forms) was distributed to collect and examine the conceptual research model. The sample size is 120 of individuals older than 18 years having monthly income of minimum Rs 50000/-. A convenience sample method was employed to collect data. The SMART Pls 3.4 is used to analyze the collected data. Research has limitation that there may be confounding variables that affect customer retention, such as product quality, pricing, and competition, which may not have been adequately controlled for in the study. The study may also be limited to a specific industry or type of product, which may not be representative of other industries or product types.

**Keywords:** After Sale Services, Customer Retention, Customer Satisfaction, Customer Loyalty

## **Brand Strengthening Model For The Banking Industry: A Case of Pakistan**

**Abdul Subhan Shaikh**

Mohammad Ali Jinnah University, Karachi  
fa21msmg0020@maju.edu.pk

**Sheheryar Khan**

Mohammad Ali Jinnah University, Karachi  
fa21msmg0022@maju.edu.pk

### **Abstract**

The brand is a valuable asset for any organization worldwide because it has invested in it over time. Brands are created after years of struggle from all the stakeholders of the organization. A strong brand is the only way for an organization to distinguish itself from its competitors in the market. The worth of the brand helps the organization in attracting customers easily in comparison to its competitors. This study has been conducted to formulate a brand-strengthening model for the banking industry in Pakistan. In the research five hypotheses related to brand strengthening have been tested with the help of data collected through questionnaires from over a hundred banking customers in the city of Karachi, Pakistan. The results of the study have been conducted with the help of PLS-SEM 4, statistical software, and results of the study have shown that the brand evidence, hearing, association, and attitude towards the brand have a positive impact on brand strengthening.

**Keywords:** Brand Strengthening, Brand Evidence, Brand Hearing, Brand Association, Consumer Attitude, Banking Industry

## CRM and Customer Retention In Food Industry

**Saba Muhammad Akhter**  
Global Technologies & Services  
stsiddiqui9@gmail.com

### **Abstract**

The purpose of the study on CRM and customer retention in the food industry is to provide a comprehensive analysis of the relationship between CRM strategies and customer retention in the food industry. The research paper aims to identify the key factors that influence customer retention in the food industry and evaluate the effectiveness of CRM strategies in retaining customers. This study is quantitative data collection method and collecting data through structured questionnaires and will distribute online survey and will collect personally using convenience sampling as the population size is unknown, we use rule of thumb and include questions related to customer demographics, CRM, customer satisfaction, loyalty and support & services and analyzing data using smart PLS software. The results of the study will be presented in the form of descriptive statistics, such as mean and standard deviation, and inferential statistics, such as t-tests and SmartPLS software. The findings would be used to identify the impact of CRM on customer retention in the food industry and to suggest strategies for improving customer loyalty. This study aims to investigate the role of CRM in customer retention in the food industry and better understanding of the relationship between CRM and customer retention in the food industry and can help businesses develop effective CRM strategies to improve customer retention and satisfaction.

**Keywords:** Customer Retention, Customer Satisfaction, Food Industry, Customer Relationship Management

# **The Identification of Gender Identity on Consumer Perception and Buying Decisions To Develop Brand Equity**

**Syeda Quratulain Kazmi**

Institute of Business and Health Management, DUHS  
syedakazmi44@gmail.com

## **Abstract**

The purpose of this research study is to highlight the current phenomena of interpolation of feminine and masculine characteristics that affect consumers' psychographs manifested from their shopping preferences and buying decisions. This research contains a mixed-method research design. The philosophy of post-Positivism is implied. A survey method for data collection and interviews with the same participants has been taken to confirm their level of self-congruency with brand offerings. A convenience-sampling technique is used. The sample size is 388 customers of different brands. For this research, SMART PLS is considered an analysis tool. This research study covers the geographical area of "Karachi" the mega city of Pakistan. This research study identifies the most prevailing issue in society. This research would be helpful for brand managers to better understand their customers based on their psychographic gender orientation and then mould their brand offerings.

**Keywords:** Gender identity, Brand awareness, Brand Loyalty, Consumer Perception, Brand equity

## **Building Back Better: Leveraging Territorial Marketing for Sustainable Post-Quake Disaster Recovery**

**Zahid Hussain**

Department of Business Administration, Shaheed Benazir Bhutto University, Nawabshah  
zahidhussain9341@gmail.com

**Arman Khan**

Department of Business Administration, Shaheed Benazir Bhutto University, Shaheed Benazirabad, Pakistan  
armankhan@sbbusba.edu.pk

**Sadam Hussain**

Department of Business Administration, Shaheed Benazir Bhutto University, Nawabshah  
sadamhussainrind450@gmail.com

### **Abstract**

Natural disasters can have devastating effects on the economies and image of affected areas, creating critical challenges for territories and stakeholders. The purpose of this research is to examine the reactions of territories and stakeholders affected by natural disasters and explore the potential of territorial marketing as a model for sustainable development and reconstruction in post-disaster situations. Through a qualitative analysis of N=22 marketing professionals and experts in Karachi, this study identifies the needs and expectations of stakeholders in territories affected by natural disasters, such as earthquakes, floods, hurricanes, and pandemics. The results indicate that a territorial marketing approach can effectively address the challenges of post-disaster recovery and contribute to sustainable development. The application of territorial marketing is based on the identification of theoretical dimensions that are essential for its effective implementation and intervention. Overall, this study provides insights into the role of territorial marketing in responding to natural disaster disruptions and promoting sustainable development.

**Keywords:** Natural Disasters; Territorial Marketing; Sustainable Development; Post-disaster Recovery; Karachi; Marketing Professionals

# **Ambitious Women Stepping into Entrepreneurial Path: Resistance in Accessing Economic Support**

**Muhammad Nawaz Tunio**

University of Sufism and Modern Sciences, Bhitshah, Pakistan  
mntunio@gmail.com

**Erum Shaikh**

Shaheed Benazir Bhutto University, Sanghar Campus  
Erumshaikh0@gmail.com

## **Abstract**

The aim of this paper is to find out the resistance experienced by the ambitious women entrepreneurs in seeking and accessing economic support. Qualitative research methodology was used in which semi-structured interviews were conducted from the participants from the developing countries like Pakistan, India and Vietnam. The findings of the study are emerging themes that are: loan access, a loan used, the difference before and after loan, and perks of loan. This study provides implications for the international organizations, non-government organizations, government agencies, and policymakers to design strategies and approaches to support women entrepreneurs through different types of bank loans.

**Keywords:** Entrepreneurship; Bank Loan; Process; Benefits

# Importance of Banks in Promoting Female Entrepreneurial Activities in Developing Countries

**Sidra Aijaz Soomro**

IBA, University of Sindh Jamshoro  
sidrasoomro94@hotmail.com

## **Abstract**

The aim of this paper is to find out the role of bank loans in fueling female entrepreneurial activities because female entrepreneurship has gained popularity in the world and received attention from world scholars. Thus, this study focuses on the obstacle's females experience for entrepreneurial initiatives in developing countries like Pakistan, Vietnam, and India. Semi-structured interviews are conducted with the female entrepreneurs and thematic analysis is done. Findings show the process to accessed the bank loan is very complicated and requirements which everyone cannot fulfil, however, those who can access the bank loan initiate doing business in different sectors according to their choice and need. However, after starting business, female feel good and improving their life because through business, they improve their economic conditions as well social and psychological conditions. Study provides implications for the entrepreneurs, financial institutions and government agencies to device policies and programs to support entrepreneurial ecosystem.

**Keywords:** Entrepreneurship; Bank Loan; Process and Benefits

# Customer Relationship Management System in Banking Sector

**Muhammad Nawaz Tunio**

University of Sufism and Modern Sciences, Bhitshah, Pakistan  
mntunio@gmail.com

## **Abstract**

Customer relationship management (CRM) is a marketing term that refers to a corporate strategy centered on enhancing customer service. Not every company that implements CRM is a success. Assess how CRM capabilities fit into their business with the end objective of successful adoption in mind. CRM isn't a technology; it's a strategy for increasing customer happiness and, as a result, increasing revenue. This research intends to investigate and expand our basic understanding of CRM, contributing to the literature by expanding our knowledge of the subject while examining all of the closely linked issues that can influence the banking industry and its prospective effects. A good CRM program may help companies gain unforeseen yet significant benefits in the high competition of capital markets. Suggestions are supposed to think about the configuration of an encouraging atmosphere for implementing CRM in developing countries. The recommendation is based on top of the domino effect as well as the literature review.

**Keywords:** Customer Relationship Management (CRM); Value Creation; Customer Satisfaction; Mechanism; Customer Attitude

# **Impact of Green Advertising motive, Message and Brand equity on Green Buying Behavior: Empirical Evidence of Consumer Electronics in Pakistan**

**Iqrar Hussain**

Shifa Tameer-e-Millat University Islamabad  
iqrarmari@gmail.com

## **Abstract**

The focus of this research was to investigate the impact of green advertising message, green advertising motive and green brand equity on green buying behavior. The study was conducted on consumers of electronic/energy efficient products to investigate the corresponding impact of these variables on buying behavior of purchasers. Methodology employed included a survey through distributing close-ended questionnaires individually to people of Rawalpindi. The sample size of this study was 240. Responses of questionnaires were analyzed through SPSS statistics by performing Regression and Correlation analysis. The results indicated that green advertising motive and green advertising message have a significant and positive impact on buying behavior, but green brand equity has an insignificant impact on buying behavior.

**Keywords:** Green Marketing; Green Buying Behavior; Green Brand Equity; Green Message; Electronic Products

# **EMERGING TRENDS IN BANKING AND FINANCE**

## **Do the experience and tenure of the CEO matter? A case of financial report readability**

**Muhammad Junaid**

Iqra University, Karachi

Muhammad.56492@iqra.edu.pk

### **Abstract**

This research is proposed to examine the effect of CEO Experience and tenure on annual financial report readability and how the control variables impact on the independent variable and dependent variables. The proposed sample consists of all the companies listed on the Pakistan Stock Exchange (PSX) from 2010 to 2021. The collected sample will be analyzed using Ordinary Least Square (OLS) and dynamic panel regressions. The analysis will be performed via STATA. The contribution to the field will be that in future business activities, the firms prepare the financial reports user-friendly because the language of annual financial reports readability matters. If the firms used hard language in their financial reports, so for the investor it is difficult to read and unable to understand this financial information, so they do not invest the money. The understanding of financial reports was a major concern for the firms. The whole study closely monitors the implication of CEO Experience and CEO Tenure implications on financial language on the investor and this whole study was conducted in Pakistan.

**Keywords:** CEO Experience; Financial Report; CEO Tenure

## Portfolio Management During Recessions. Can Artificial Intelligence Help?

**Muddassir Sayeed Siddiqui**

ILMA University, Karachi  
muddassirs@gmail.com

**Dr. Syed Muhammad Noaman Ahmed Shah**

Mohammad Ali Jinnah University, Karachi  
syednoaman.shah@jinnah.edu

### Abstract

Portfolio management is known to reduce risks by utilizing excess returns instead of single-stock investments. Portfolio optimization is the need of every investor to earn better profit. It was observed that many stock markets crashed during the recession of 2008. In this study, we investigate the global recession of 2007-2008 and propose a multi-layer model for portfolio optimization and stock price prediction using machine learning (ML). Daily stock price data of 170 companies were collected for this study, starting from January 2000 till June 2009 from Pakistan Stock Exchange. All sectors were included in the research according to their proportion in the market. Our multi-layered ML portfolio model consists of four layers: stock analysis layer, prediction layer, diversification layer, and optimization layer for efficient stock price prediction and the subsequent portfolio optimization. The prediction layer uses a random forest (RF) algorithm for prediction of stock price whereas, the optimization layer uses a genetic algorithm for optimization of portfolio. Two different sets of features were used for predictions, one set is comprised of only basic price data of stock and other set also includes moving average, daily return and US\$ exchange rate along with basic price data. The results of the study show that the proposed multi-layered ML portfolio model with the features of basic price data of stock is significantly able to suggest profitable stock and can optimize the portfolio efficiently in the recession period. In fact, 97.22% of portfolios that were generated using basic stock price data showed more than 70% F1-score and 83.33% of portfolios showed more than 70% accuracy. Moreover, the model successfully absorbed the market price shock during the whole period of recession, and it is also observed that among all constructed portfolios, there is not a single optimized portfolio that did not perform well. For the practical implication of this study, the proposed model can be used by portfolio managers for the optimization of their portfolios with desired constraints to earn a better return on investments.

**Keywords:** Portfolio Optimization; Machine Learning; Stock Prediction

# **Do Family and Non-Family Firms Perform Differently Under Political Influence? Evidence From Pakistan**

**Dr. Muhammad Arsalan Hashmi**

Dow University Health Sciences, Karachi  
arsalan\_hashmi@hotmail.com

## **Abstract**

This study aims to investigate the performance of family and non-family firms under political influence. In this context, we analyze if (1) family firms have superior performance as compared to non-family firms, (2) family firms with political connections perform better than family firms without political connections, (3) non-family firms with political connections have inferior performance than non-family firms without political connections, (4) the performance of the first-generation of family firms is different from other family firms when politically connected.

**Keywords:** Family Firms; Non-family Firms; Firm Performance

# Demographic Characteristics of Board of Directors and Tax Avoidance: Evidence From Pakistan

**Dr. Abid Mehmood**

Karachi Institute of Economics and Technology  
abid.mehmood@kiet.edu.pk

**Owais Shariq**

Habib Metropolitan Bank Ltd  
owaisbaig94@gmail.com

## **Abstract**

This paper tried to investigate the effects of board of directors' demographics, namely, number of women directors on the board, size of the board and quality of the auditing firm (whether big4 or not), on tax avoidance in Pakistani companies listed on the Pakistan Stock Exchange (PSX) while controlling the firm size and firm leverage. This study used a population of 30 top Pakistani firms listed on the PSX under different sectors. Data on corporate boards and auditing firms were collected through the evaluation of companies' annual reports over the period 2010–2019. Panel regression models with fixed and random effects were employed to investigate the influence on tax avoidance, yielding 300 observations to test the research hypothesis. The findings show that board size and auditing firm increase tax avoidance while the presence of women directors on board has no influence on tax avoidance. This study provides investors with an understanding of relevant demographics of the board of directors and its roles in preventing agency conflicts and evaluating a company's tax approach. This paper extends the literature on the topic by investigating it in Pakistani context. Moreover, to the best of the authors' knowledge, this study is the first attempt to investigate the link between Board of Directors (BoD) demographics and tax avoidance in Pakistan.

**Keywords:** Women Directors; Board of Directors; Tax Avoidance

## Low Tax Morale in Pakistan

**Munir Hussain**

Auditor General of Pakistan  
munirhussain75@hotmail.com

### **Abstract**

Lower tax collection is always a problematic area for any developing country. Moreover, this problem severe as tax to GDP ratio of Pakistan is only 9.2 which is critically low as compared to other countries. Recently, tax morale has found some prominent place in readings of tax compliance. Since if increase the compliance rate of taxation, we will achieve the targeted tax revenue. As a kind of influential variable in readings, this paper explores the relationship of tax morale with other associated variables like grey economy, education, religiosity, trust in government and tax administration. For this purpose, a survey questionnaire was floated to the respondents to develop understanding of the research. As a result of the research, it was apprised that education, religiosity and trust in government plays a significant positive role to shape the tax morale in the people of country. However, the increment of portion of grey economy found significant negative role in respect of tax morale. More education means more obedience to the law in the country. As a Muslim, payment of obligation is fair enough reason to increase tax morale. if people trust in government policies, they help the state through their contribution. Better tax administration helps to address the problems of taxpayers through which they can focus well on their businesses. The policy makers must improve the structure of the tax authorities by utilizing the resources on technology-based solutions.

**Keywords:** Low Tax Rate; Developing Countries; Tax Morale

## **Board Structure, Firm Performance, and the Interaction Role of Shariah Compliance**

**Kamran Mohy-ud-Din**

IQRA University, Karachi  
kamran.mohyuddin@iqra.edu.pk

**Dr. Muhammad Azam**

Mohammad Ali Jinnah University, Karachi  
Muhammad.azam@jinnah.edu

**Muhammad Ahmed**

IQRA University, Karachi  
ahmed\_dangra@yahoo.com

### **Abstract**

This study seeks to examine the impact of board structure on firm performance with the interaction role of Shariah-compliant firms in the context of PSX (Pakistan Stock Exchange). The aim of this research is to explore the board structures' indicators to address the firm's performance. Moreover, this study also investigated the interaction impact of shariah-compliant firms on the relationship between board structure and firm performance. A total of 300 observations were employed with thirty cross sections for the period of 2010-2019. Panel regression models with fixed and random effects were employed to investigate the proposed model. Furthermore, interaction impact of Shariah compliance investigated by hierarchical regression. The findings of the study revealed that the audit committee had a significant and positive impact on both returns on asset (ROA) and returns on equity (ROE). Moreover, Shariah compliance firms also positively interact on the relationship between gender diversity, board size, board nationality, audit committee and firm performance as compared to conventional counterparts (Non-Shariah Firms). Higher the size of board members, diverse board, directors with foreign nationality and audit committee members present in the Shariah compliance firms, stronger the returns will be earned on assets and equity of Shariah firms in the PSX.

**Keywords:** Board Structure; Firm Performance; Sharia Compliance

# **Determinants of Adoption of Islamic Banking and Their Impact on Financial Satisfaction Among Non-Muslims: A Case of Pakistan**

**Memoona Ansar**

PMAS Arid Agriculture University, Rawalpindi  
memoona\_leo@yahoo.com

**Waqas Gul**

Allied Bank Ltd, Pakistan

## **Abstract**

This study aims to identify the determinants of the adoption of Islamic banking and their impact on financial satisfaction of non-Muslim customers of Islamic banks in Pakistan. In this study, primary data is used which was collected through a questionnaire filled by 350 respondents. Descriptive statistics, correlation analysis, reliability analysis and SEM are major techniques used for hypothesis testing. While analysis has been conducted through SPSS and SMART- PLS. This quantitative research concluded that there is a significant impact of Islamic financial literacy, bank reputation, religious beliefs, risk perceived and government support on adoption of Islamic banking among non-Muslims customers of Islamic banks in Pakistan. This study is beneficial for policy makers, managers, government officials as well as future researchers. However, this study attempts to bridge up the gap in the existing body of literature through identifying the determinants of adoption of Islamic banking by using innovation diffusion theory in context of Pakistan.

**Keywords:** Islamic Banking; Non-Muslim Customers; Financial Satisfaction

# Impact of SBP'S Liquidity Regulations on Commercial Bank's Performance

**Samia Zia**

Mohammad Ali Jinnah University, Karachi  
samiamansoorahmed@gmail.com

## **Abstract**

The objective of this research is to examine the impact of the State Bank of Pakistan (SBP) liquidity protocols on commercial banks performance as assessed by the liquidity coverage ratio in terms of commercial bank profitability. The purpose of banking regulations is to keep the banking system stable. According to the upshots of the random effect model, the independent variables have a significant and positive impact on banks profitability. Following that, it was discovered that Return on Assets (ROA), Return on Equity (ROE), and Net Interest Margin (NIM) have a statistically significant and favorable relationship with bank profitability. Furthermore, commercial banks in Pakistan not only need to focus on bank-specific variables but also variables sider both inside and outside factors when emerging strategies to boost banks' liquidity. This highlights the significance of bank-specific variables in addition to other factors such as macroeconomic conditions, regulatory policies, and technological advancements that can influence the liquidity position of banks. The results of this research have practical implications for credit managers, officials, and academics, as they can use the findings to guide their decision-making process for better resource allocation.

**Keywords:** Liquidity; Commercial Banks; Financial Ratios

## Determinants and Usage of Financial Derivatives in Pakistan

**Aijaz Ali**

Export Processing Zones Authority

aijaz.ali1711@gmail.com

### **Abstract**

The purpose of this study was to investigate the derivatives usage available in Pakistan. In order to examine the various services supplied by Pakistani financial institutions and estimate study of these was performed to find out how these effect on the use of derivatives. The information was gathered using a customized questionnaire. Several banks' statistical tools were used to examine the data after different user of derivative filled out questionnaires. This study used cross-sectional data from different categories of people in a single town. As a result, users in other countries can duplicate the model using longitudinal financial institution data. This research has several practical consequences for financial service providers that aim to grow derivative market in Pakistan by providing high-quality services for the derivatives. In the current literature, this study would add to it by specifying/finding determinants and usage of derivatives in Pakistan. It uses cognitive motivation relationship. This study is useful in the financial intuitions/banking industry to a better understanding of this idea.

**Keywords:** Hedging; Derivatives; Risk Management

# Cryptocurrency Adoption in Pakistan: A Consumer Behavior Perspective

**Naeem Zahoor**

Allied Bank Ltd.  
chnaeem4815@gmail.com

**Dr. Junaid Rehman**

Mohammad Ali Jinnah University, Karachi  
junaid.rehman@jinnah.edu

## **Abstract**

Cryptocurrency could redefine the interplay of internet-connected world markets by eliminating the constraints set by trading, payments, and exchange of the traditional currencies. It has the potential to revolutionize digital markets with duty-free trading. Based on the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) coupled with consideration of religious perspective, this study aims to investigate the factors that influence the behavioral intention to adopt cryptocurrencies in Pakistan. Using a survey questionnaire, the data will be collected from the people working in banks, investment & trading firms and stock markets owing to their better understanding of the financial technologies and markets. For testing the proposed framework, the data would be analyzed through PLS-based Structural Equation Modeling. By examining the underlying factors that influence people's intention towards cryptocurrency use, it is expected that the study would contribute to the research, theory and practice of cryptocurrency adoption in Pakistan. The findings would provide new insights and trends for cryptocurrency trading and development in the financial markets of Pakistan.

**Keywords:** Cryptocurrencies; Financial Markets; Behavioral Intention

# Country-level Institutional Quality and Earnings Management: The Moderating Role of Risk Management Committee in the Perspective of Pakistan

**Shahnawaz Baloch Sangour**

Gwadar Port Authority, Gwadar  
sp20phms0003@maju.edu.pk

**Dr. Syed Muhammad Noaman Ahmed Shah**

Mohammad Ali Jinnah University, Karachi  
syednoaman.shah@jinnah.edu

## **Abstract**

This research investigates the effect of the quality of institutions on earnings management and explores the role of the risk management committee (RMC) in moderating this relationship. The paper tries to test the effect of institutional quality on accrual earnings management (AEM) in the presence of a risk management committee. The sample of the research paper includes 57 non-financial listed companies of the PSX between 2008-2019. To measure institutional quality, the study employs the first component of six governance indicators from the World Bank Governance Indicators through principal component analysis. Hierarchical regression and the Generalized Method of Moments (GMM) are used for individual effects of indicators and analysis, respectively. The results support the relationship between institutional quality and earnings management (AEM). The research found that control of corruption, political stability, regulatory quality, and the rule of law had a significant direct impact on earnings management, while voice & accountability, and government effectiveness had no significant effect. In addition to that, another important finding is that the risk management committee played a significant moderating role in the relationship between institutional quality and earnings management. The results suggest that the Security Exchange Commission of Pakistan should formulate more effective policies to tackle institutional weaknesses and properly implement a code of corporate governance for all non-financial listed companies. To the best of our knowledge, this is the first time to test at the country level particular in Pakistan how institutional quality influences earnings management and role of the RMC in the relationship between institutional quality and earnings management.

**Keywords:** Earning Management; Risk Management; Institutional Quality

# Peer Effects, Industry Concentration and Capital Structure: Evidence from Emerging Market Economies

**Dr. Isma Zaighum**

Bahria University, Karachi  
ismaz\_pk@yahoo.com

**Dr. Ameenullah Aman**

SZABIST, Karachi  
ameenullahaman.s@gmail.com

**Dr. Mohd Zaini B Abd Karim**

Universiti Utara, Malaysia  
zaini500@uum.edu.my

## **Abstract**

This study investigates the relationship between peer effects and corporate capital structure with the intervening effect of industry concentration. The methodology involves instrumental variable approach in the regression results from OLS and two stage least squares (2SLS) with fixed effects. Empirical evidence shows that peers' leverage decisions are significant determinant for a firm's leverage decisions. Moreover, peers matter more when firms are operating in competitive environments and the same is not true for firms belonging to concentrated environment. These findings imply that the financial policymakers may device customized policies for competitive and concentrated markets to restrict the downside risk of debt financing.

**Keywords:** Peer Effects; Capital Structure; Emerging Market Economies

## **Nexus between WCM and Financial Performance of Listed Non-financial Firms at PSX: A Revisit for Nonlinear Relationship**

**Fouzia Kausar**

Mohammad Ali Jinnah University, Karachi  
sp21msmg0019@maju.edu.pk

**Syed Ghazanfer Inam**

Mohammad Ali Jinnah University, Karachi  
ghazanfer@jinnah.edu

### **Abstract**

The purpose of this study is to examine the relationship of efficient Working Capital Management and its impact on financial performance of non-financial listed firms in Pakistan. The study aims to discover the non-linear relationship between the profitability and working capital management of non-financial Pakistani registered businesses. The data is collected from 188 non-financial firms listed on PSX. The period for observation is from 2015 to 2021. The results show that to earn an optimum level of profit, firms should efficiently manage their current assets and current liabilities. Factors such as APP (Average Payment Period), ACP (Average Collection Period) and ITO (Inventory Turnover) should be treated effectively. The study's conclusions show that ROA has a non-linear U-shaped connection with ITO and ACP. While, with APP, it has a linear correlation. Results which are obtained by the research will provide a guideline for the firms to manage their assets and liabilities in a very proper manner.

**Keywords:** Non-financial Firms; Working Capital Management; Non-linear Relationship

## Board of Directors and Cash Holding

**Mehrab Ali**

Iqra University, Karachi  
Msbaloch1996@gmail.com

### **Abstract**

This research is proposed to examine the effect of Co-opted director on Cash holding of the firms and how the control variables impact on the independent variable and dependent variables. The proposed sample consists of all the manufacturing companies listed in the US and data will be collected from dense database server "Risk Metrics". The collected sample will be analyzed using Ordinary Least Square (OLS) and dynamic panel regressions. The analysis will be performed via STATA. The study will contribute to better corporate governance and managerial monitoring. It also provides better insight into decision making and how firms can manage cash holding in future.

**Keywords:** Board of Directors; Cash Holding; Manufacturing Firms

## Co-opted Directors and Trade Credit

**Muhammad Anas**

Iqra University, Karachi  
muhammad.47643@iqra.edu.pk

### **Abstract**

There are many studies conducted on the firm risk that show due to co-opted directors' involvement management adopt effective corporate policies during the crisis. Co-opted directors allow managers to adopt corporate policies that reflect their own risk preferences, resulting in lower firm risk. Another study investigates how the level of board co-option might affect a borrowing firm's ex-ante covenant intensity and ex-post covenant violation which increases, creditors include more covenant restrictions in their loan contracts, indicating that more co-opted boards are considered as weaker monitors (Lim et al., 2020). The evidence is consistent with the notion that co-opted directors bring about less effective board monitoring of financial leverages, which allows managers to take more risk. Finally, studies show that co-opted directors lead to significantly lower credit ratings (Lee et al., 2021). Co-option board relation with the factor related to the firm performance and sustainability like default risk, earning management, the relationship between management and co-opted board, etc. However, there are many other factors remaining to address in relation to the co-opt boards' impact on the firm's performance to evaluate the impact of co-option in board on other unstudied factors of the firm therefore we are conducting a study to evaluate the co-option board impact on firm's trade credit. This study focuses on the effectiveness of the internal controls of trade credit in relation to the co-opted board perspective. This study helps the firm in policymaking to manage and monitor trade credit risk to avoid default or lesser credit rating. The results are supposed to test whether the perception of co-opted boards' impact is negative or positive on trade credit and provide evidence from the historical data.

**Keywords:** Trade Credit; Internal Controls; Co-opted Directors

# The Impact of Financial Literacy on Investment Decision: A Case Study of Balochistan Province

**Ubaid Ali**

University of Gwadar, Gwadar  
ubaid.ali@ug.edu.pk

## **Abstract**

The purpose of this study was to examine the impact of four different dimensions of financial literacy as developed by the Organization for Economic Corporation and Development (OECD) on investment decisions among the salaried class of Balochistan province and to find out the moderating effect of risk perception between the relationship of financial literacy and investment decision. The data was collected using a tailored questionnaire, from 311 employees/salaried classes, working in public and private organizations in Balochistan. In this study, different statistical tools were used to inspect the data, and the research hypotheses were tested using partial Least-square (PLS) regression. This study used cross-sectional data from different cities of Balochistan province. As a result, users in other provinces and countries can also utilize the model. This study has several useful significances for the salaried class and policymakers in Pakistan, they can enhance the level of financial literacy to make better financial decisions by organizing necessary financial literacy and awareness training programs for the employees in public and private sector organizations. This study would enhance the current literature, by specifying/discovering the impact of financial literacy on investment decisions in Pakistan. It uses a rational inspiration relationship. This study is useful for the public and private sector organizations and policymakers to a better understanding of this idea.

**Keywords:** Financial Literacy; Investment Decision; Risk Perception

## The Impact of CEO Tenure on Firm Financial Distress Risk

**Maryam Iqbal**

Iqra University, Karachi  
maryam.60258@iqra.edu.pk

### **Abstract**

Despite the size and form of the organization, leadership plays a key role in the growth and success of a firm (Wood and Vilkinas, 2005). The active role of top management especially the CEO is required (Gordon et al., 2021; Li and Singal, 2017; Berson et al., 2008) in today's high-competition world where the market is heightened by technological and tax law changes, competition, environmental issues, inflation, exchange, and interest rates (Van Horne and Wachowicz, 2015). The top position in an organization is CEO (Ting et al., 2017). It is the CEO's responsibility to monitor the company's resources and operations and take decisions (Lindeman, 2019). It can be said that the lever of power and obligation to set the direction is in the hands of the CEO (Hambrick et al., 2015). There is much research that has contributed to understanding how a CEO's time duration in office affects his/her firm's financial distress risk (e.g., Leonard-Barton, 1992; McClelland et al., 2012; Miller & Shamsie, 2001; Wang et al., 2016). On one side, some researchers emphasized on the relationship between CEOs, and shareholders who deal with financial crisis circumstances are more effective because CEO spend more time in their position for a longer period (Eisenhardt, 1989). Due to this, CEO tenure shows a positive effect on firms' financial performance (Esho & Verhoef, 2020; Dong et al., 2007). Eisenhardt (1989) discovers the positive effect of CEO tenure on the head management team's threat bearing resulting in increased firms' financial performance during the examination of a 495 firms' sample. On the other side, some researchers like Hill & Phan (1991) have raised concerns related to the high probability of appearing non-mutual interest between both parties (i.e., CEO and stakeholders) due to the fact that the CEOs stay for a long period of time in their position and will have more authority, influence, and pressure to mold the board of director's decisions for their personal motive.

**Keywords:** Financial Distress; Corporate Governance; CEO Role

# **Factors Affecting the Financial Literacy of Pakistani Entrepreneur: Mediating Role of Financial Attitude**

**Kahaf Fatima**

Mohammad Ali Jinnah University, Karachi  
kahaf.fatima95@gmail.com

**Syed Ghazanfer Inam**

Mohammad Ali Jinnah University, Karachi  
ghazanfer@jinnah.edu

## **Abstract**

The capacity to make important judgments on the effective and efficient use of money is known as financial literacy. In this study, we seek to evaluate how factors like financial behavior, attitude, skills, goals, and management affect the financial literacy of entrepreneurs. We also seek to determine whether these factors have any relationship with financial literacy may be positive or negative. In order to do this, a questionnaire will be distributed among the entrepreneurs which contains some demographic questions and also questions related to behavior, attitude, skills, goals management, and financial literacy, and then their responses will be analyzed, and results will be drawn by using SPSS and PLS smart.

**Keywords:** Financial Literacy; Financial Attitude; Financial Wellbeing

# **Transformative Services Research Using Mobile Financial Services: A Mobile Banking Experience Perspective**

**Muhammad Ali Shaikh**

Mohammad Ali Jinnah University, Karachi

**Dr. Ziaullah Khan**

FAST, Karachi

**Dr. Junaid Rehman**

Mohammad Ali Jinnah University, Karachi

junaid.rehman@jinnah.edu

## **Abstract**

The objective of this study was to qualitatively analyze whether the Transformative Service Research (TSR) in Mobile Financial Services (MFS) domain affects the users' quality of life or otherwise. By examining various service quality measuring variables, this research examined how MFS enhanced user quality of life. Accordingly, this research employed a qualitative approach to data collection via face2face interviews with the MFS Users, Service Providers, and Retailers. The analysis of the qualitative data generated themes such as: Service Quality, Trust, Information Timeliness, Perceived Risk, Mental Barriers, Discounts, and Quality of Life. As a whole, the findings revealed that the service quality enhanced user trust, leading them to use Mobile Financial Services which consequently enhanced their quality of life. The findings also revealed an increased user trust and reduced mental barriers and the risks perceived by the users owing to the timely SMS-based information delivered to them by the MFS providers once a transaction was performed. As a result, MFS users frequently utilized the MFS platform which not only added to their quality of life but also enhanced their purchasing power, thereby positively affecting lives better. In short, this research confirmed that the Transformative Services Research (TSR) in Mobile Financial Services (MFS) did offer a great user experience in terms of exceptional discount, quality, and trusted service delivered by the MFS providers, leading to improved standards of living for MFS users.

**Keywords:** Transformative Services Research; Perceived Risk; Mobile Financial Services

# **A Study on the Impact of Corporate Governance on the Effectiveness of Internal Control in Chinese-Listed Financial Companies**

**Jiayao Zhou**

Taylor's University, Malaysia  
zjzzhoujiayao@163.com

## **Abstract**

The financial industry is characterized by high leverage, risk, and correlation. As the main body of the financial market, sound internal control and effective operation of financial listed companies are the keys to enhancing the competitiveness of China's financial industry. In order to find the corporate governance indicators that have a significant impact on the effectiveness of internal control to achieve the purpose of improving the level of internal control effectiveness by improving the corporate governance of listed financial companies, this paper uses the data of a total of 122 companies listed in the A-share financial category from 2011 to 2020 as the research sample, uses the internal control index as the dependent variable, the five dimensions of corporate governance indicators as the independent variables, and the company characteristics as the control variables, and applies a two-way fixed effects model to test the proposed research hypotheses. The empirical results show that (1) In terms of shareholding structure, reducing the proportion of state-owned shares and forming a relatively concentrated shareholding structure in listed financial companies is conducive to improving the effectiveness of internal control in listed financial companies. (2) In terms of the board of directors, the increase in the frequency of board meetings, the increase in the proportion of independent directors, and the increase in the number of professional committees under the board of directors are conducive to improving the effectiveness of internal control. (3) Regarding management, the more cash compensation paid out to executives by listed financial companies and the more equity in the company held by executives, the higher the level of internal control effectiveness. (4) In terms of party committees, the emergence of "two-way entry," i.e., the entry of party committee members into the board of directors, supervisory board and management, and the entry of qualified party members from the board of directors, supervisory board, and management into the party committee, is conducive to improving the effectiveness of internal control of listed financial companies.

**Keywords:** Corporate Governance; Internal Controls; Fixed Effects Model

# Theories Supporting Corporate ESG Disclosure: A Systematic Accounting Research Overview

**Carla Del Gesso**

University of Molise, Italy  
carla.delgesso@unimol.it

**Dr. Rab Nawaz Lodhi**

University of Punjab, Lahore

## **Abstract**

Sustainable corporate value creation over time implies attention to environmental and social issues in addition to economic ones and, in general, to sustainable development-related concerns since value creation goes beyond financial value and expresses a portfolio of values. The present study aims to examine these lenses to highlight emerging trends in theoretical approaches to ESG disclosure. By conducting a systematic review of relevant literature on the subject matter it provides a current snapshot of the different theories used in accounting research that explicitly address ESG disclosure. The results of this review reveal that the most used theoretical frameworks that support ESG information disclosure are Stakeholder Theory and Legitimacy Theory. Both theories are mainstream theoretical perspectives in environmental and social accounting literature that offer plausible motivations for corporate sustainability disclosure. Although a few previous similar studies exist, to the best of the authors' knowledge, this is the first study that presents an overview of mainstream and emerging theoretical perspectives clearly addressed in accounting literature focusing on ESG disclosure. Understanding the reasons for ESG disclosure based on these perspectives could help scholars on the subject to undertake new directions for future research, as well as regulators, corporate leaders, and practitioners further their engagement in environmental, social, and governance issues affecting sustainable corporate value creation.

**Keywords:** ESG Disclosure; Value Creation; Systematic Review

## **Moped Bicycle Business – Startup in Pakistan**

**Javed Hussain Baloch**

Mohammad Ali Jinnah University, Karachi  
javed.hussain@jinnah.edu

**Amjad Ali**

Mohammad Ali Jinnah University Karachi  
fa21mba0002@maju.edu.pk

### **Abstract**

There is no business like moped in Pakistan like this which caters to this market, has a low operating cost, unique product, and is less costly, there are many other advantages of this product for the buyer. I start a new business according to the business plan that is marketing plan described and what kind of marketing strategy used and the distribution strategy also mentioned, marketing programs that mopeds idea is acceptable and affordable through advertising and pricing strategy described briefly then promotion strategy how we are going to promote our product and the most important is sales strategy and sales forecast that we predict it and we show management plan how to manage it equally then we show financial plan financial statements to understand the feasibility of our new venture through break even analysis, projected profit and loss, projected cash flow, projected balance sheet and business ratios all information mentioned in our business plan. Due to the wide change in technical innovations in the competitive environment, many firms are facing major challenges. Technological innovations are crucial to firm success. The innovative idea of moped changes the market in the modern world technology changes day by day and its increasing effect in nations technological innovation refers to adding new changes and developing new and extra services that fulfill undressed needs or problems that were not in the past. The moped product solved transportation issues of our customers and university mopeds will service the student first and our key to success is good customer service value. Due to the wide change in innovation firms are showing their willingness to try new methods and change their process for production systems.

**Keywords:** Startup; Business Plan; Customer Value

## **Risk Sharing Perspective in Bank Al-Habib Limited Islamic Banking Division**

**Javed Hussain Baloch**

Mohammad Ali Jinnah University, Karachi  
javed.hussain@jinnah.edu

### **Abstract**

The management of the bank should implement efficient procedures to guarantee accurate identification of all individuals transacting business or customers of the banks or occasional customers with the bank, the dissuasion of transactions that appear to be illegal, the maintenance of contact with law enforcement agencies, and full cooperation with them. The first and most crucial step in the "Know Your Customer/Customer Due Diligence" procedure, which is carried out at the account opening stage, is to avoid money laundering. Following that, the institution will be kept from becoming connected (even unintentionally) with criminals or being used as a conduit for such conduct by monitoring account activity to spot unusual transactions. The goal of this Policy is to reiterate and revise the essential principles for staff members' advice in light of Anti Money Laundering, Combating Financing of Terrorism, and Countering Proliferation Financing (AML/CFT/CPF) regulations and National Risk Assessment (NRA) document of the country. Asset-Liability management is the other risk that this research needs to talk about. Asset/liability management is the process of controlling how assets and cash flow are used to reduce the company's risk of losing money if it doesn't pay liability on time. A company's earnings are boosted by properly managed assets and liabilities. The asset/liability management strategy is frequently utilized in pension plans and portfolios of bank loans. Another factor is equity's economic value.

**Keywords:** Risk Sharing; Due Diligence; Asset Liability Management

## **Analysis of Implementation of SAP in Zaman Textile Mills (Pvt) Ltd.**

**Muhammad Shams**

Mohammad Ali Jinnah University, Karachi  
m.shams@jinnah.edu

### **Abstract**

The purpose of the study is to evaluate and analyze the implementation of SAP software in Zaman Textile Mills (Pvt) Ltd. The firm is honored to be recognized among the few vertically integrated manufacturing units in Pakistan. Software engineering teams face a number of challenges in a range of corporate settings and industries. The rapid advancement of technology has raised the demand for software development professionals to stand out from the competition and gain a competitive advantage. These are the key issues in trending especially in textiles units. The SAP recreates the business module in the shape of production, operations, inventory, finance, and CRM which provide optimal production and output with efficient usage of resources. Key capabilities of implementing the software include Information on compliance, controls, and policies in one place, Embedded controls to make business operations more robust, and Enhanced compliance and control procedures at a reasonable price. Rollout of Oracle at ZTM Under the SAP Program's Worldwide Projects and Systems, Pakistan was a global rollout project in progress (GPS). In an intensive 9-month timetable and in the face of a highly regulated environment, the solution will be executed. The conclusion of this study is to suggest that the firm project management, restructure its financial systems, and streamline its supply chain operations. By optimizing SAP business processes, this solid solution structure enables greater efficiencies and speedier decision-making.

**Keywords:** SAP; Vertical Integration; Project Management

## Impact of Capital Structure on Firms Profitability of Chemical and Fertilizer Sector

**Poonam Riaz**

SZABIST, Karachi  
poonam.riaz@szabist.pk

**Ahsan Adhia**

Benazir Bhutto Shaheed University, Lyari  
ahsanadhia@yahoo.com

### **Abstract**

The purpose of this study is to investigate the impact of Capital Structure and to determine the firm profitability of the Chemical and Fertilizer Sector listed on the Pakistan Stock Exchange. The research was done on 14 companies listed under PSX (Pakistan Stock Exchange) and the period covered 12 years of data from 2010-2021 with 168 observations. The relationship between profitability and capital structure cannot be ignored because the long-term survival of the firm depends on profitability. So, the optimal capital structure is the key to success for any firm. The dependent variable is Return on Equity and the independent variables assessed in this study are Long-term Debt to Equity, Short-term Debt to Equity, Total Debt to Equity, Total Debt to Assets, Participation of Equity ratio, and Current Ratio. The research engaged Descriptive Statistics and the regression model was applied to test the hypothesis. On the basis of the results Current Ratio, Shareholder's Equity ratio, and Debt to Asset Ratio have a significant impact on profitability whereas it was found that Long Term Debt to Equity, Short Term Debt to Equity, and Total Debt to Equity have insignificant impact on the profitability of the firm. This Study will eventually benefit the research community by providing new awareness of the impacts of capital structure on the profitability of a firm. This research offers useful understandings for the firm's owners, managers, and lending bodies based on observed evidence. This research will help us to recognize the effects as well as the importance of financial structure on the performance and profitability and performance of designated firms in the Chemical and Fertilizer Sector. The findings of this study can be applied further in the fields of economy and finance. It is very creative and informative research to some extent. We examined the financial results of the companies because of the Capital Structure.

**Keywords:** Capital Structure; Firm Profitability; Multiple Regression

# **SUPPLY CHAIN AND OPERATIONS MANAGEMENT**

## **Driving Business Success Through Sustainable Practices: A Conceptual Paper**

**Agam Kumar**

Shaheed Zulfikar Ali Bhutto Institute of Science and Technology (SZABIST), Karachi, Pakistan  
agam.rajp15@hotmail.com

**Areeb Mirza**

Shaheed Zulfikar Ali Bhutto Institute of Science and Technology (SZABIST), Karachi, Pakistan  
areebmirza30@gmail.com

**Alizain Akber**

Shaheed Zulfikar Ali Bhutto Institute of Science and Technology (SZABIST), Karachi, Pakistan  
alizainakber9@gmail.com

**Mustafa Rehman Khan**

Shaheed Zulfikar Ali Bhutto Institute of Science and Technology (SZABIST), Karachi, Pakistan  
mustafa.r.khan03@gmail.com

### **Abstract**

In this study, sustainable organizational practices are examined, and the findings are presented. The study highlights the advantages of sustainable practices, including increased profitability, enhanced brand perception, and improved stakeholder relationships, and identifies sustainable supply chain management, green marketing, and stakeholder engagement as the three main areas of sustainable practices. This study suggests that organizations looking to implement sustainable practices should prioritize sustainability as a key business objective, adopt various sustainable practices to reduce their environmental impact, collaborate with stakeholders to drive sustainability across their supply chain, and communicate their sustainability efforts and achievements to stakeholders. The study emphasizes the need for organizations to adopt a holistic approach to sustainability, integrating sustainability into their core business strategy and operations. The paper concludes that by prioritizing sustainability and adopting a holistic approach, organizations can enhance their reputation, build stakeholder trust, and contribute to a sustainable future.

**Keywords:** Sustainable practices; Cost; Revenue; Financial Performance

## **Role of Courier and Logistics Companies in Effective Reverse Logistics Management for an E-Commerce Business in Pakistan – A Case of Goto.com.pk**

**Syed Obaidullah Shah**  
Iqra University, Karachi.  
syedobaid763@gmail.com

### **Abstract**

E-Commerce or online selling and buying is gradually making its way into our buying behavior and modifying it, online space today is more fragmented with sellers and marketplaces than it was ten years ago. With this online selling, the concept for product returns or reverse logistics became prominent especially from the buyer's trust and perception. Goto.com.pk, the organization in focus, has been operating for almost 3 years now. Like any online seller, reverse logistics posed to be a significant aspect of their service. Managers believe that many similar offerings are readily available on the internet by numerous sellers, it is the quality of products delivered, the lead time of delivery and the after-sales customer care which generates the repurchasing behavior and enhance sales. Goto has always followed Daraz.pk as one of their inspirations. This study focuses on the role of third-party logistics service providers could play in smoothening the products' return processes and what value they could add for the online sellers and their buyers. Importance of an active reverse logistics system is more significant for online sellers than for other businesses. For country as the United States where online selling has grown a lot more than in Pakistan, the rate of product returns for online sellers is higher than other retail businesses. Fraudulent product, incorrect orders, delivery of the wrong product variant, issues in measurement sizes for apparel, lower quality items, inaccurate product size for general merchandise, an electronic product not functioning appropriately after purchase, all these risks that buyer faces while buying online, they exist as the basic infrastructure is not there. Lack of infrastructure stand in the way of online buying in Pakistan. Trust of a fair and fast product return enables a positive perception, positive expectations, more sales and better buying behavior for online shopping which would ultimately lead to role played by courier or logistics companies as a strong competitive edge over the competitors. This study attempts to define how courier companies could play part in making a products' return or a reverse logistics system of an e-commerce portal better, faster and more reliable to add more value for the online seller and the buyer. Research questions included: What role do courier and logistics companies currently have in reverse logistics of Goto? How can their role be enhanced for reverse logistics for increasing customer value? Is one courier company enough to handle demands from all over the country for Goto's reverse logistics? What impact would the changes in a product returns' system of Goto have on its sales? Recommendations involved that with expansion of motorcycle riders in Karachi, Lahore and Islamabad (The KLI), Goto must allocate some of them for collecting product returns only and for decreasing dependency on courier companies. Integration of systems between Goto and courier companies will lead to better control over information flow and management. For managers the study found out that presently courier service providers are not to be completely trusted with data as order locations and security checks to ensure that the actual product has been delivered are a must. If a business is operating all over the country, then, one logistics service provider is not enough for reverse logistics. Keeping in view service delivery and costs, each service provider has their own expertise as per geography and type of products delivered. Product returns are an integral part in creating a good customer experience for sales growth in E-commerce business. Returns must be handled by the seller himself and not any third party.

**Keywords:** Reverse logistics management, E-commerce Business, Pakistan, Courier and Logistics Companies

## **Factors of Supplier Development Influencing the Buyer-Supplier Performance in FMCG Sector of Karachi**

**Hunain H Haroon**

Muhammad Ali Jinnah University Karachi, Pakistan  
**sp22mbai0004@maju.edu.pk**

### **Abstract**

Competent vendors are playing a crucial role in enhancing the competitive edge of organizations in contemporary business environment. In this regard, a key area of concern is supplier development programs. This paper is envisioned to develop our consideration related to supplier development activities and practices which leads to improved buyer's competitive advantage and supplier performance improvement in any organization world-wide, specifically in the FMCG sector of Karachi-Pakistan. This study found Transaction Specific Supplier Development, Strategic Goals, Supplier Evaluation and Trust as key predictors of supplier development initiatives and realized the positive and significant impact on buyer-supplier performance improvement. This study fills a gap in the literature regarding supplier development. Although there is much work done in this regard, this study is unique in the sense that it is the first attempt to investigate the impact of supplier development factors on performance enhancement in the FMCG sector of Karachi-Pakistan.

**Keywords:** Supplier Development; Performance Improvement; Transaction Specific Supplier Development; Strategic Goals; Effective Communication; Supplier Evaluation.

## Logistic Innovation: Dissemination of Logistics Innovations

**Muqtadir Altaf**

Superior University, Lahore  
muqtadiraltaf@hotmail.com

**Dr. Muhammad Rafiq**

Superior University, Lahore

**Muhammad Zaheer Alam**

Superior University, Lahore

### Abstract

Upgrading logistic services in the context of international supply chains is not a smooth process. Upgrading may require the development of co-operative relationships, or alliances, involving large logistic service firms and their customers including the multi-impact of supply chain national enterprises. The purpose of this study is to make a model of logistics modernization based on prior studies in the literature on logistics and to suggest areas for further research. Two factors have been identified; the first factor implies that firms specializing in fourth-party services are likely to remain very limited in number. The second factor implies that this type of service provision is more likely to develop in dynamic port clusters, as customers prefer to tap into a variety of ideas from many different suppliers. One of the challenges which we face in managing innovation is the wide range of interpretations of the term. Logistics is the delivery of a service or product to the demander or demanding unit at the right time, in the right amount, in the right quality, at the right cost, and at the appropriate location. A transportation management system's primary goal is to transfer merchandise from an origin point to a specified destination while reducing expenditures and damage charges. A high level of responsive supply chain operations, also known as logistical capability, is regarded as a competitive advantage, giving rise to a high level of competitiveness in the logistics sector. Performance based contracting takes many forms and reflects the elements needed in a contract: performance incentives, metrics, incentives, penalties, and contract administration. Performance based contracting is driven by two fundamental forces, (need and opportunity).

**Keywords:** Literature Review; International Supply Chain; Supply Chain Modernization; Competitive Advantage.

# Impact of Supply Chain Dynamic Capabilities on Supply Chain Resilience: Mediating Role of Industry 4.0

**Ghulam Qadir**

Mohammad Ali Jinnah University, Karachi  
qadirghulam12@gmail.com

**Dr. Qamar Abbas**

Mohammad Ali Jinnah University, Karachi

**Dr. Muhammad Junaid**

School of Management, Jiangsu University, China

## Abstract

Based on the dynamic capability view, this study examines how supply chain dynamic capabilities affect supply chain resilience. This study also looks at how industry 4.0 impacts the connection between dynamic capabilities and supply chain resilience. Cross-sectional data was gathered from 458 manufacturing firms. SmartPLS was employed to test the hypotheses using (PLS-SEM). At the end, importance–performance map analysis was conducted to check the area of concern for practitioners and academia to further develop and explore. The results of this study revealed that there is a positive relationship among supply chain dynamic capabilities, industry 4.0, and supply chain resilience. Moreover, industry 4.0 fully mediates between supply chain dynamic capabilities and supply chain resilience. This study provides serious implications for managers and practitioners as they are looking for strategies to increase supply chain resilience as a result of the numerous supply chain disruptions. This study offers a conceptual framework for identifying the underlying mechanisms and variables that enhance supply chain resilience appropriately. It also helps supply chain professionals by giving them advice and praise on how to improve supply chain resilience. The results of this study provide an understanding to supply chain professionals on how they can adopt emerging technologies and further integrate them with dynamic capabilities to improve supply chain resilience.

**Keywords:** Supply Chain Dynamic Capabilities; Supply Chain Resilience; Industry 4.0, SmartPLS; Importance-Performance Map Analysis.

# Factors Driving Implementation of Circular Business Model and Impact on Firm's Sustainable Performance – A Case of Manufacturing Firms in Pakistan

**Jahangir Moosa**

Gatron Industries/Novatex Limited

jehangirmusa@gmail.com

## **Abstract**

Resources are being depleted, hence, the challenge to avoid further degradation of sustainable world is becoming harder and acute. The resource-based view and market-based view advocates that resources are key to foster a firm's sustainable performance by creating value for the customers. Thus, the concept of circular economy through market orientation can help organizations in achieving a firm's sustainable performance. The aim of this study is to investigate the direct impact of Market orientation on Circular Economy and to examine its indirect impact through Top Management Commitment, and to investigate the direct impact of Circular Economy on Sustainable Performance in manufacturing sector of Pakistan. Data was gathered from 150 professionals working in supply chain departments of companies in the manufacturing sector of Pakistan through a survey questionnaire based on a five Likert scale. PLS-SEM was employed to test the theoretical framework developed in this study to provide empirical evidence of factors i.e., market orientation, top management commitment and circular economy influencing firm's sustainable performance. We find that Market Orientation positively impacts Circular Economy through Mediation of Top Management Commitment, Circular Economy positively impacts Firm's sustainable performance whereas there is no direct impact of Market Orientation on Circular Economy. The role of top management commitment is conceptualized while achieving organization's sustainable performance through market orientation (market-based view) and its impact on circular economy (resource-based view). Secondly, we advance the literature on RBV and MBV by proposing that pursuing implementation of circular economy requires customer orientation, competitor's orientation and inter-functional coordination throughout the organization to meet changing market needs and create value for customer. Overall, this study may assist top management of manufacturing sector in Pakistan in implementation of circular economy to achieve firm's sustainable performance.

**Keywords:** Circular Economy; Resource Based View; Market Based View; Management Commitment; Sustainable Performance

# Traceability in Food Supply Chain: A Systematic Literature Review

**Asif Ali Bhatti**

Mohammad Ali Jinnah University Karachi, Pakistan  
asifaliewhw@gmail.com

**Ghulam Muhammad**

Mohammad Ali Jinnah University Karachi, Pakistan  
gm@jinnah.edu,

**Shoaib Ahmad**

Institute of Business Management Karachi, Pakistan

## **Abstract**

Increasing concerns about food safety and security have increased the demand for traceability in the food supply chain. Food supply chain traceability (FSCT) provides the tracing and tracking at each step in both directions i.e., upstream and downstream. This study reviews the papers related to FSCT and proposes a framework for future research. A total of 102 papers were selected for the study published between 2017 to 2022. The author studied and explored the contribution of theories, definition development and explored the future research directions. In this study 28 theories are discussed from past papers. This study explored 15 factors affecting the FSCT and seven different drivers which influence and seven outcomes of traceability in FSC.

**Keywords:** Systematic Literature Review, Food Supply Chain, Traceability, Internet of Things

# Significance of Supply Chain Dimensions & Drivers in Organizations of Pakistan

**Kamran Aslam**

Institute of Business Management, Karachi.

**Hamza Asad**

Institute of Business Management, Karachi  
hamzatahaasad@gmail.com

**Syed Wajahat Abbas Rizvi**

Institute of Business Management, Karachi.

**Ayman Raza**

Institute of Business Management, Karachi.

## **Abstract**

In order to reduce environmental risks, organizations must adopt a green supply chain management strategy. Currently, organizations are focusing on supply chain management practices that incorporate a green element into their processes. This helps supply chain organizations to achieve beneficial results in terms of progress while preventing damage to the environment. The green strategy also avoids additional wastage, which can increase operational costs during frequently applied procedures. Companies will also actively work on reducing and preparing for external factors that create a negative impact on the supply chain, which leads to delays in orders and item inaccessibility, causing shortages in markets and resulting in losses for resellers. The raw materials provided by suppliers and the manufacturing phase can be redesigned or altered to follow lean supply chain processes to produce a complete product. Pakistan's environmental problems are getting worse by the day due to excessive air pollution brought on by outdated industrial practices. This toxic air harms the air quality index as a whole, making it difficult for people to breathe clean air. The absence of green supply chain management also has a detrimental impact on the regulatory bodies that set rules for upholding social and environmental concerns while advancing the national economy, including commercial expansion. Many different ideas contribute to creating eco-friendly systems that influence operations, purchasing opinions, logistics, etc. However, the crucial choice of which to prioritize first, focus on, and position second in the information and work in progress confuses many members and directors of organizations. Therefore, the goal of this report is to pinpoint these elements, break down each variable into primary and secondary forms, and paint a clear image of the companies operating in Pakistan. This report will help readers decide which areas should be the focus of preventive action first and which should come later.

**Keywords:** Green Supply Chain Management, Environmental Risks, Lean Supply Chain, Pakistan's Environmental Problems, Eco-Friendly Systems.

# **The Role of Technology Adoption Drivers in Behavioral Intentions and Behavior Expectation: An Empirical Investigation**

**Sana Farooq**

SZABIST University, Islamabad  
sanafarooq.sf@gmail.com

**Dr. Muhammad Saeed Shahbaz**

SZABIST University, Islamabad  
ahmed\_dangra@yahoo.com

## **Abstract**

New revolutionary technologies are being developed, which offer much promise for improving supply chain management (SCM) operations models and disrupting inefficient ones. Digital transformation is one of the most notable technologies in this context. This study aims to find what is the role of technology adoption drivers in behavioral intention and behavior expectation in oil and gas industry of Pakistan. This quantitative study was conducted according to the positive philosophical school of thought using hypothetical-deductive approach. Probability sampling was used to collect the sample of n=420. Their search proceeded further by interviewing the supply chain experts in the oil and gas sector through different questionnaires. The data was analyzed descriptively afterward. Their search concluded that social influence and facilitating conditions had a significant impact on behavioral intention to adopt block chain. Also, behavioral intention mediates the relation between performance expectancy, social influence, facilitating conditions, digital transparency and trust of supply chain stakeholder with behavioral expectations. This research proposes a model that is derived from the existing literature on traditional IT adoption and is then modified specifically for use in the context of digital technology adoption in supply chains. Also, the findings of our statistical analysis reveal some intriguing variations in the adoption of digital technology within the context of supply chain management that businesses can use when they intend to use digital technology in their operations.

**Keywords:** Blockchain; Adoption; Supply Chain Network

# Contemporary Project Management

## **NFT Game Development in Pakistan**

**Muhammad Tayyeb**

Mohammad Ali Jinnah University, Karachi  
sp21msmg0011@maju.edu.pk

**Irfan Khalil**

Mohammad Ali Jinnah University, Karachi

**Arif Ali Jalbani**

Mohammad Ali Jinnah University, Karachi  
arif.ali@jinnah.edu

### **Abstract**

This project report how to develop a unique NFT by collecting correct data NFTs has many types of collectible items, artworks, event tickets, music and media, gaming, big sports moments, virtual fashion, real-world assets, memes, and domain names we are working on Gaming NFT for this we find quality investors on social media we will choose open sea market platform for our new NFT. Our Selling strategy is social community building, growth hacking, SEO, content marketing, PR, and paid advertising to broadcast your NFT item benefits to your target audience. Public relations are one of the best ways to build a solid online reputation for your business. For this project we will use a top-down estimation approach. In this report, we are developing a new NFT for gaming which is one of the most popular gaming trends in the industry. Block chain technology enables tech businesses and developers to construct next-generation NFT games with market-leading features that help the gamers monetize on the gaming platforms and produce passive income. NFT for gaming has been the silver lining for many game owners due to its potential to unlock a regular revenue stream. NFT gaming is the future of the gaming industry. These games are more potent and captivating than ordinary video games. When players are seeking games that allow them to play and earn simultaneously, developing an NFT gaming platform may be a better source of income for gamers and a new game owner in the future.

**Keywords:** NFT; Gaming; Blockchain

# Fake Product Review Monitoring System

**Syeda Iqra Rehmat**

Mohammad Ali Jinnah University, Karachi

**Arif Ali Jalbani**

Mohammad Ali Jinnah University, Karachi  
arif.ali@jinnah.edu

## **Abstract**

The primary objective of this project is to develop a comprehensive plan to reduce the number of fake reviews appearing on online shopping websites. The purpose of fake review deduction of online shopping is to identify, analyze, and remove fraudulent reviews from online stores. This helps to ensure that customers are not misled by false reviews and can make more informed decisions when choosing products or services. It also helps to protect businesses from potential legal or financial repercussions from false reviews. This project seeks to develop a comprehensive plan to reduce the number of fake reviews appearing on online shopping websites. The goal is to reduce the number of fake reviews by at least 25% over the next six months. By following the outlined plan, roles and responsibilities, timeline, budget, and risk management procedures, this project should be successful in reducing the number of fake reviews.

**Keywords:** fake reviews, fraudulent reviews, online shopping

## **Digital Recruitment Software**

**Sana Siddiqui**

Mohammad Ali Jinnah University, Karachi

**Arif Ali Jalbani**

Mohammad Ali Jinnah University, Karachi  
arif.ali@jinnah.edu

**Shahnawaz Qamar**

Mohammad Ali Jinnah University, Karachi

**Shumaila Mughal**

Mohammad Ali Jinnah University, Karachi

### **Abstract**

The current recruitment process involves numerous manual steps, including sourcing, selection, hiring, and onboarding, which not only consume hours of time but also a significant budget. In addition, recruiters and hiring managers spend a considerable amount of time on job postings, interview scheduling, resume screening, and collecting onboarding material, which diverts their attention from high-impact revenue-driving priorities. However, by digitizing certain aspects of the recruitment process, we can transform the manual process into a fast and efficient one that requires minimal manual intervention, only during high-impact stages, such as interviews and the hiring decision. This project has great potential to improve the recruitment process and save time and money for the approached organization for 1.5 million rupees.

**Keywords:** Recruitment Process, Digitizing, Digital Recruitment Software

## **Risk Analysis in Designing and Installation of Grid Windmill System**

**Dr Mutasim Billah**

Bahria University Karachi  
mutasimtufail.bukc@bahria.edu.pk

**Rizwan Khanzada**

Bahria University Karachi  
mengineer82@yahoo.com

### **Abstract**

Energy systems worldwide are in a phase of change for power generation technologies. Energy Sustainability, Energy accessibility and Energy availability are one of the most important challenges of our times. To meet the increasing energy requirements globally, Renewable sources such as Wind Plants and Hydro Power Plants have replaced conventional energy sources. Pakistan's growth rate has potential to increase while enhancing sources of energy from Windmills deployments. The aim of this research work is to analyze the energy demands in Pakistan and all risks that occur during the deployment of Windmill systems. The research paper focuses on worldwide energy transition against demand in future. Risk analysis has been done using a Qualitative approach. Qualitative risk analysis is the process of prioritizing risks for further analysis by assessing and combining their probability of occurrence and impact. For this particular project, Risks have been accessed through Expert judgment and with the help of historical data of previous projects. Substantial energy demands have brought the conventional energy systems to renewable energy. These systems have reduced the global warming effect, saved carbon footprints and helped in reducing the consumption of fossils fuels. Windmill systems have a huge market globally but due to the higher initial deployment cost of windmill system, people ignore it. The deployment of this system has a lot of risk factors that may arise during the installation. From environmental to political and operational, these risks can have an impact on project execution. This research work has incorporated the possible risks that may occur during the deployment of the system. Contingency plans and responses have been suggested against all the risks. Detailed designing and risk assessment are discussed including the results and risks analysis.

**Keywords:** Renewable; Windmill; Conventional Energy; Energy Transition; Sustainability; Fossil Fuel

# **Strategies and Best Practices for Managing Cost Overruns in the Construction Industry Projects**

**Sharjeel Ahmed**

Bahria University Karachi Campus, Karachi, Pakistan

**Asad Ullah Bararo**

Bahria University Karachi Campus, Karachi, Pakistan

**Motan Das**

Mohammad Ali Jinnah University, Karachi  
Motandas@gmail.com

**Dr Mutasim Billah**

Bahria University Karachi  
mutasimtufail.bukc@bahria.edu.pk

## **Abstract**

Cost overruns are a common challenge faced by the construction industry, which can significantly impact project profitability and sustainability. This research study aims to investigate strategies and best practices that can help construction firms effectively manage and survive cost overruns. The research will involve an in-depth review of existing literature on cost overruns in the construction industry, as well as case studies of construction projects that have experienced cost overruns. The findings of the research will provide insights into the root causes of cost overruns, the impact of cost overruns on construction projects, and effective strategies and best practices that construction firms can implement to mitigate and manage cost overruns. The research is expected to contribute to the body of knowledge on cost overrun management in the construction industry and provide practical recommendations for construction professionals to effectively address this critical issue.

**Keywords:** Cost; Cost Overrun; Strategies; Construction Industry

## The Impact of Workload on Employee Health

**Zeeshan Ali**

CDFP

sp23mspm0016@maju.edu.pk

**Wasique Ali**

Mohammad Ali Jinnah University, Karachi

**Jawahir Hussain**

Mohammad Ali Jinnah University, Karachi

### **Abstract**

The well-being of employees is crucial for any organization's success. An employee's health is often affected by a variety of factors, including their workload. With the changing nature of work, employees are required to handle increasing levels of job demands, work for longer hours, and meet tighter deadlines. This can result in high levels of stress, burnout, and other health-related issues. The findings of this study will help employers to understand the key factors affecting employee health in high workload environments and suggest practical solutions to minimize the negative impact of workload on employee health. Thus, we seek to analyze the relationship between workload and employee health in different sectors. The research design will be a cross-sectional study, where data will be collected through Google surveys forms from employees working in CDFP. The survey will consist of questions related to workload, job demands, job control, stress levels, burnout, and overall health status. The survey Sample size will be of 100 employees. The data collected from the survey will be analyzed using descriptive statistics and inferential statistics. Descriptive statistics will be used to describe the key variables, while inferential statistics will be used to identify the relationships between the variables. Regression analysis will be conducted to identify the key factors affecting employee health in high workload environments. The study is expected to contribute to the body of knowledge on the impact of workload on employee health. The findings of the study will help employers to identify the key factors affecting employee health in high workload environments and suggest practical solutions to minimize the negative impact of workload on employee health. In conclusion, this study will provide valuable insights into the impact of workload on employee health in CDFP. The findings of the study will help employers to design effective interventions to reduce the negative impact of workload on employee health, which will ultimately lead to increased job satisfaction and productivity.

**Keywords:** Employee health, CDFP, workload

## Project Management: From Project Initiation to Project Closure

**Muhammad Ikhtlaque Khan**  
Frontier Works Organization (FWO)  
ikhlaq494fwo@yahoo.com

**Saleem Hussain Bhayo**  
Frontier Works Organization (FWO)

**Umair Ahmed**  
Mohammad Ali Jinnah University, Karachi

**Kamran Zaidi**  
Mohammad Ali Jinnah University, Karachi

**Arif Ali Jalbani**  
Mohammad Ali Jinnah University, Karachi  
arif.ali@jinnah.edu

### Abstract

The PNS Shifa Hospital building project is a four-story medical facility located in Karachi, Pakistan. The project is being developed to meet the growing demand for quality healthcare services in the area. The hospital will provide comprehensive medical services, including diagnostic testing, inpatient and outpatient care, surgical procedures, and emergency medical services. The four-story building will have a total floor area of 7,600 square meters, each floor total 30,389 square meters, with each floor having a capacity of 150 beds. The first floor of the hospital will house the emergency department, outpatient clinics, and diagnostic testing facilities, including an imaging center, laboratory, and pharmacy. The second and third floors will be dedicated to inpatient care, with private and semi-private rooms, as well as a pediatric ward and a neonatal intensive care unit. The fourth floor will house the surgical department, including operating rooms, recovery rooms, and pre-operative and post-operative care areas. The hospital will be equipped with state-of-the-art medical equipment and technology, including CT scanners, MRI machines, and advanced surgical equipment. It will be staffed by highly trained and experienced medical professionals, including doctors, nurses, and support staff. The project is being funded by the Pakistan Navy and is being managed by a team of experienced project managers and construction professionals. The project is expected to be completed within 18 months, with a total cost of approximately PKR 1.5 billion. The PNS Shifa Hospital building project will have a significant impact on the healthcare sector in Karachi, providing quality medical services to the local community and improving access to healthcare for all. It will also create employment opportunities for residents, boost the local economy, and promote the development of the healthcare industry in Pakistan.

**Keywords:** Pakistan Navy; Hospital; Healthcare

## **KPC Outfall Sheet Piling Rehabilitation**

**Syeda Urooj Fatima Rizvi**

Mohammad Ali Jinnah University, Karachi

**Arif Ali Jalbani**

Mohammad Ali Jinnah University, Karachi

arif.ali@jinnah.edu

**Mahera Khurram**

Mohammad Ali Jinnah University, Karachi

sp23mspm0011@maju.edu.pk

### **Abstract**

KPC Sheet Piling done in 1965 at Sea Water Intake and Outfall areas during Plant construction requires rehabilitation to protect against possible failure. The steel sheet pile wall has experienced significant structural deterioration since its construction. Recent inspection has led to the determination that the splash zone of the sheet piles has been intensely affected and the upper top part of the sheet pile has been completely eaten up by the corrosion. The load carrying capacity of the structure has been significantly reduced. As a result, it may collapse at any time. The stability of the sheet pile wall has become unreliable due to substantial corrosion and damage to the sheet pile over a period of time. Considering the sensitivity of the structure, entire project was divided into two parts, [i] analyzing, design and planning through reputable structural consultant having sound background of similar nature job, and [ii] execution as per the engineering design provided by Project Consultant through specialized contractor.

**Keywords:** Sheet Piling, Sea Water Intake, Plant Construction

# Impact of Sustainable Project Management on Roles and Responsibilities of Project Management Office

## **Sumaiya Osman**

Management Studies Department Bahria University, Karachi Campus  
sumaiyaosman.bukc@bahria.edu.pk

## **Mudassar Ahmed**

Management Studies Department Bahria University, Karachi Campus  
mudassar\_chemical@outlook.com

## **Syed Usman Ali**

Management Studies Department Bahria University, Karachi Campus  
usmannedian68@yahoo.com

## **Dr. Fazeelat Masood**

Bahria University, Karachi Campus  
fazeelatmasood.bukc@bahria.edu.pk

### **Abstract**

Both consumers and investors are looking for products, services, and ways of doing things and resources that are environmentally sustainable, socially, and economically sustainable in today's world. This leads to more sustainable business practices which have also influenced project management methods and standards where sustainability is desired in addition to the usual constraints of cost, quality, and time. The stages of project planning, organization, implementation, management, and administration should integrate sustainability. Establishing project management with the necessary expertise is an effective way to effectively achieve this important impact due to the complexity of sustainable project management, which requires the implementation of standards, policies, guidelines, and practices that ultimately lead to sustainable results. The purpose of this research paper is to study and understand which roles and responsibilities of PMO are significant to achieve the objective of sustainable project management. The role of the PMO in ensuring the sustainability of project management is further emphasized by creating a list of responsibilities and tasks. The study describes the central role of the PMO in an organization's transition to greener business practices.

**Keywords:** Sustainability, Project Management Office, Sustainable Project Management

## School Screening Project

**Sadia Khaliq**

Mohammad Ali Jinnah University, Karachi  
sp23mspm0005@maju.edu.pk

**Arif Ali Jalbani**

Mohammad Ali Jinnah University, Karachi  
arif.ali@jinnah.edu

### Abstract

School Eye health project is one of the ways through which early detection and early intervention can be made possible among school children. Teachers/vision scouts can be trained as 'vision screeners' who can timely identify and refer children with vision problems to the nearest eye care facility and thus prevent vision loss. Al Baseer proposes that the School Eye Health program is a dire need to prevent vision loss in children and cater to the needs of many less privileged communities. For this cause, Al Baseer desires to develop partnerships with the public and private sectors, and civil society to seek support and run such a needed program in Sindh Province and even across the country. The estimated population of Pakistan is 221 million – 39% of which are below the age of 18 years and among them, about 70% are enrolled at schools. More than half of this population lives in rural areas. Pakistan is ranked 154th on the human development index. More than one-third of the population lives below the national poverty line. According to the recently conducted Rapid Assessment of Refractive Error in Children in Pakistan (2016–2017) by the Brien Holden Vision Institute, the prevalence of significant refractive error is 5.4% in the age of 5–15 years (in a study submitted for publication). However, no reliable data exist on the prevalence of ocular morbidity in children in Pakistan and it is estimated that more than 10% of the children suffer from some form of ocular morbidity, predominantly due to Conjunctivitis, Trachoma, and Ocular Trauma.

**Keywords:** refractive error, ocular morbidity, early intervention, early detection

## **7mw Solar Green Project**

**Sajid Mahmood**

Orient Energy System  
sp23mspm0040@maju.edu.pk

**Usama Arshad**

Zahir Khan & Brothers

**Faraz Riaz**

Binary Engineering

**Zain ul Abdin Akbar**

Mobil Power Solutions

### **Abstract**

The Green Energy - Solar Farm project aims to reduce carbon footprints by adding a green energy add-on to the grid through the development and execution of a 7MW solar plant. The project includes site inspection, detailed planning, equipment procurement, risk management, monitoring, and commissioning. The project manager will ensure that the project is completed within the proposed timelines, budget, and scope while meeting stakeholder expectations. The project deliverables include the procurement of equipment, mounting structure, civil work, accessories, services, and defect liability. The project risks include weather conditions, delays due to local issues, resource unavailability, unforeseen events, safety risks, and QHSE implementation at the site. The project assumptions include environmental compliances, resource availability, smooth project execution, feasible weather conditions, and high plant efficiency. The project stakeholders include the client, consultant, contractor, site owner, and Power Cement personnel.

**Keywords:** Green Energy, Solar Farm, QHSE, Environmental Compliance

# Evaluating The Effectiveness of Health Projects in Sindh NGOs: Challenges and Prospects for Improvement

**Atiq Ur Rehman**

Mohammad Ali Jinnah University, Karachi  
sp22msmg0006@maju.edu.pk

**Dr Junaid Rehman**

Mohammad Ali Jinnah University, Karachi  
junaid.rehman@jinnah.edu

## **Abstract**

Health is a lifelong commitment; hence, the provision of effective healthcare systems and facilities is indispensable to a healthy and well-functioning society. In Sindh Province, inadequate government spending on healthcare projects coupled with poor community health infrastructure has made the availability of quality healthcare difficult for the common masses of the province. This issue must be addressed through revisiting approaches and strategies. In this regard, the role of NGOs is crucial in providing basic healthcare facilities and, thus, can ease the government's burden when it comes to the effective delivery of healthcare services. Therefore, this qualitative study explores how healthcare projects in NGOs of Sindh can be made more effective through the structured application of project management methods and tools and the identification of project governance issues with a view to address challenges and enhance the impact of the healthcare project administered through these NGOs. In this regard, a qualitative methodology would be applied via semi-structured interviews with the representatives of NGOs, international donor organizations and officials of the health department of the Sindh government. The data collected will be analyzed through a thematic analysis approach. It is expected that the research would assist the stakeholders in terms of identifying the challenges and ways forwards that could help enhance the effectiveness of health projects managed by NGOs operating in Sindh province.

**Keywords:** Non-Governmental organizations (NGOs); Health care and projects; Project management methodologies and tools.

# Implementation of Controlling Project Management Office (PMO): A Case Study of E-Commerce Organization in Pakistan

**Sumaiya Osman**

Bahria University, Karachi, Pakistan  
sumaiyaosman.bukc@bahria.edu.pk

**Faras Dosani**

Bahria University  
Faras.dossani@gmail.com

**Dr Fazeelat Masood**

Bahria University, Karachi, Pakistan  
fazeelatmasood.bukc@bahria.edu.pk

## **Abstract**

The e-commerce industry is one of the most important industries in the world. For the first time, a qualitative research methodology is adopted to analyze the rationality behind initiation of Controlling PMO in one of the leading e-commerce organizations in Pakistan. Moreover, in order to access participants' experiences, sentiments, and opinions, research interviews are conducted to extract participants' perspectives through content analysis. This study finds that the functions of PMO in XYZ e-commerce organization need to be upgraded because the number of projects is increased and the currently established Supportive PMO cannot achieve the desired results. As a result, to mitigate the challenges faced by the organization there is a high need for Controlling PMO. This study finds that the introduction of Controlling PMO will provide better IT services to XYZ e-commerce organization through accomplishment of quality work at the given deadlines. Further, this advanced level PMO will not only identify the risks earlier but will also provide the standardization of PM practices across the organization.

**Keywords:** E- Commerce; Project Management Office (PMO); Project Management

# **Need of PMO for Sustainable Project Management Practices in Projectized Organization: A Case Study of the Construction Industry**

**Sumaiya Osman**

Bahria University, Karachi, Pakistan  
sumaiyaosman.bukc@bahria.edu.pk

**Dr Fazeelat Masood**

Bahria University, Karachi, Pakistan  
fazeelatmasood.bukc@bahria.edu.pk

## **Abstract**

The need for a coordination cell in projectized organization gets more critical with the complexity of the individual projects. Complexity in the ABC Housing Society projects increases, resulting in the need to improve integration and communication. To achieve the organization overall strategic goals, the ABC Housing Society requires to follow the standardization concept in its project management processes and frameworks in order to meet the project requirements while minimizing the redo of the work in project activities. Scope creep and inappropriate execution of the project plan could result in a potential failure of the project. To avoid this failure and to meet the organization's strategic goals, a need of a centralized system within ABC Housing Society arises which can ultimately be met by establishing a Project Management Office (PMO). This study adopts the qualitative approach to understand the challenges faced by employees through their experiences. Four Project Managers were interviewed through semi-structured set of questions and were further analyzed through content analysis technique popularly used in qualitative approach to understand the experiences and perspective of the respondents. This study aims to show how implementing a PMO can ensure proper management of strategic projects through standardization of project management process & effective resource utilization in ABC Housing Society. Further, this study also shows that the effectiveness of actions taken by the PMO is strongly influenced by how this process is implemented.

**Keywords:** PMO; Project Management; Construction Projects

# **Application of multi criteria decision making in enhancing hospital performance: A project of tertiary care hospitals of Sindh**

**Faheem Sheikh**

Bahria University Karachi  
faheemshaikh40@gmail.com

**Dr Mutasim Billah**

Bahria University Karachi  
mutasimtufail.bukc@bahria.edu.pk

## **Abstract**

This paper explores the application of Multiple Criteria Decision-Making (MCDM) in the healthcare industry and its potential to improve management operations in tertiary care hospitals in Sindh, Pakistan. Tertiary care hospitals are complex organizations that require effective management to ensure high-quality patient care. MCDM provides a systematic and objective approach to evaluate performance, identify areas that need improvement, and facilitate decision-making in complex healthcare environments. The evaluation criteria can include factors such as patient outcomes, efficiency, and cost-effectiveness. MCDM can be applied to various areas within a hospital, such as departmental evaluation, treatment options for patients, and resource allocation. By using MCDM, tertiary care hospitals in Sindh can improve patient outcomes, increase efficiency, and reduce costs. Overall, this paper highlights the potential benefits of MCDM in healthcare management and provides insights into its application in the context of tertiary care hospitals in Sindh.

**Keywords:** Multiple Criteria Decision-Making; MCDM; Healthcare; Sindh

# **E-Procurement Practices for Efficient Public Service Delivery in Sindh Government Departments**

**Zubair Hussain**

Industries & Commerce Department, Government of Sindh  
zubairh863@gmail.com

**Dr Junaid Rehman**

Mohammad Ali Jinnah University, Karachi  
junaid.rehman@jinnah.edu

## **Abstract**

This research study is aimed at examining how e-procurement impacts on effective and efficient public service delivery in Sindh Government departments. The Study is guided by the following objectives; to assess the impact of e-procurement on the efficiency and effectiveness of public service delivery in the Sindh Government departments by measuring changes in procurement time, cost savings, and quality of goods and services delivered and to identify and analyze the benefits and challenges of implementing e-procurement in the Sindh Government departments, including challenges related to infrastructure, lack of will, capacity building, devoid of adoption of technology, and resistance to change. In this research methodology, a significant qualitative approach will be used to collect and analyze data on e-procurement for efficient public service delivery in the Sindh Government departments. The research design for this study is a descriptive research design in order to describe the implementation of e-procurement in the Sindh Government departments and its impact on public service delivery. The data for this study will be collected through a combination of primary and secondary data sources. This study would explore the implementation of e-procurement service in the public sector, which has the potential to significantly enhance public service delivery and contribute to the overall development of the Sindh province.

**Keywords:** E-procurement; SPRA Rules; Public Procurement; Efficient Public Service Delivery; Sindh Government Departments

## Exploring the Influence of Digitalized Project Management Practices in Power Sector

**Immad Mehmood Khan**

Bahria University, Islamabad

imkhan11778@gmail.com

**Dr. Maira Anis**

Bahria University, Karachi

mairaanis.bukc@bahria.edu.pk

### **Abstract**

The power sector is a critical sector in the economy of any country and requires resilience, up-to-date technology, and efficient management practices to ensure successful project completion. In Pakistan, while the technical development of the power sector has progressed since the 1990s, the management domain has been relatively slow, resulting in poor planning decisions, delays in critical power projects, and project failures. The consequences of such mismanagement have had severe ramifications on the overall economy, including major power crises and significant monetary losses. As the world rapidly progresses in the field of Information and Communication Technology (ICT), digitalization of project management practices has become essential for efficient and reliable management of the power sector. By identifying the major issues and obstacles to digitalization in the power sector, the study will help to devise solutions to improve project management practices. The research aims to provide insight into the potential benefits of digitalized project management in the power sector and highlight the need for futuristic vision, extensive electricity forecast, and a reliable management system to carry out projects successfully.

**Keywords:** Digitalization; power-information system; power-sector; project management; Information and communication technology

# Evaluation of Centered and Decentered Spectacle Lenses in Patients attending a Tertiary Eye Care Hospital

**Sadia Khaliq**

Mohammad Ali Jinnah University, Karachi  
sp23mspmmspm0005@maju.edu.pk

**Arif Ali Jalbani**

Mohammad Ali Jinnah University, Karachi  
arifalieiu@gmail.com

**Dr. Junaid Rehman**

Mohammad Ali Jinnah University, Karachi  
junaid.rehman@jinnah.edu

**Hina Arif**

Institute of Business Administration, University of Sindh Jamshoro, Jamshoro  
hina.rind@usindh.edu.pk

## Abstract

This project is aimed at evaluating the frequency of decentered spectacles among patients attending Al Ibrahim Eye Hospital. By following the project management standards of Project Management Institute (PMI), USA, a cross-sectional observational study was conducted at the hospital's refraction department from March to September 2016. During the initiation phase, a project charter was developed, outlining the objectives, scope, and stakeholders involved in the study. The study's purpose was to assess the prevalence of decentered spectacles and associated complaints among patients. The project team was formed, consisting of researchers, eye care professionals, and data analysts. In the planning phase, a detailed methodology was established. Patient history was obtained, and objective and subjective refraction tests were performed. Lensometry was conducted to determine the patient's prescription and Inter Pupillary Distance (IPD) was measured to assess the alignment of their glasses. The project team created various plans, including the data collection plan, recruitment strategy, and ethical considerations. During the execution phase, the study was conducted as per the established plan. A total of 132 patients were examined during the study period. The patients were categorized by age group and gender, and the frequency of decentered spectacles was assessed. Counseling sessions were provided to patients regarding the importance of properly centered spectacles and their potential impact on visual comfort. In the monitoring and control phase, the project team continuously monitored the progress and quality of data collection. Regular meetings were held to address any challenges or issues encountered during the study. Data integrity checks were performed, and any discrepancies or outliers were investigated and resolved. Finally, in the closure phase, data analysis was conducted using SPSS. The findings indicated that a significant proportion of patients at Al Ibrahim Eye Hospital were wearing poorly fitted spectacles, leading to discomfort and complaints. Headache was the most commonly reported complaint among patients with decentered glasses. The study concluded that proper centration of spectacles is crucial for optimal vision correction and patient comfort. This study highlights the importance of incorporating project management principles in research projects, ensuring a systematic approach from initiation to closure. By following a structured project management framework, including the development of a project charter, various plans, and continuous monitoring and control, the study successfully evaluated the prevalence of decentered spectacles among patients at Al Ibrahim Eye Hospital.

## Keywords:

Decentration; Spectacle; Optical Lens; Inter Pupillary Distance; Lensometer; Complaint; Project Management; Initiation Phase; Planning Phase; Execution Phase; Monitoring and Control Phase; Closure Phase.

# **TECHNOLOGY AND INNOVATION MANAGEMENT**

# **Inclusive Organizational Behavior and Organization Innovation in Pakistan: A Role of Innovative Employee Behavior.**

**Shumaila Naz**

Mohammad Ali Jinnah University, Karachi  
fa20msmg0038@maju.edu.pk

**Dr. Ghulam Muhammad**

Mohammad Ali Jinnah University, Karachi  
gm@jinnah.edu

## **Abstract**

The current study focuses on the mediating role of innovative employee behavior (IEB) between inclusive organizational behavior (IOB) and organization innovation (OI). The data were gathered through structured 5 points Likert scale questionnaire from 298 respondents working in textile industry of Pakistan. The data were analyzed by using Smart PLS v 3.2.8. Results confirmed the mediating role of innovative employee behavior (IEB) between inclusive organizational behavior (IOB) and organization innovation (OI). Results also found that the IOB has a significant positive relationship with IEB and OI. Limited studies have been done on the mediating role of IEB by using diffusion of innovation (DOI) theory in developing countries.

**Keywords:** Inclusive Organizational Behavior; Innovative Employee Behavior; Organization Innovation; SMART PLS

# Wheat Disease Detection using Efficient Net Model: A Deep Learning Approach

**Nimra Mughal**

Sukkur IBA University  
nimra.mscsf19@iba-suk.edu.pk

**Ghulam Mujtaba Shaikh**

Sukkur IBA University  
mujtaba@iba-suk.edu.pk

## Abstract

Wheat leaf rust and Septoria are considered one of the most harmful fungal diseases that can severely harm the entire crop field and spread quickly after their initial appearance. This may result in a sharp decline in wheat yield, which poses a serious risk to crop production, considering the ongoing population expansion of the nation. Traditional methods of wheat disease detection, such as visual inspection by experts or laboratory analysis of plant samples, can be time consuming, labor-intensive, and expensive. To overcome these limitations, researchers have turned to Artificial Intelligence based solutions, specifically deep learning techniques, to develop automated systems for wheat disease detection. Towards such an end, we propose a deep learning-based model for wheat disease detection. The proposed method was trained and evaluated on two publicly available datasets from the Kaggle website. We also propose several image preprocessing techniques for improving the model accuracy and Image augmentation techniques to solve the class imbalance problem. The proposed method achieved 98% testing accuracy and f-score for the wheat leaf dataset with three classes, namely, Septoria, Stripe rust (Yellow rust), and Healthy wheat leaf plants, and improved the baseline accuracy by 1%. Further, the model achieved 100% testing accuracy and f-score for the wheat disease detection dataset with three classes: yellow rust, brown rust, and healthy wheat plants. We believe that our proposed approach can be used in the future to address other wheat diseases and diseases that affect other crops.

**Keywords:** Wheat disease; EfficientNet; Deep Learning; Wheat rust

## Doctors at Home: Use of Blockchain in Health Sector

**Shehnaz Khattak**

Pakistan Institute of Development Economics (PIDE), Islamabad  
shehnaz.21@pide.edu.pk

### **Abstract**

Every year Pakistan is producing 14000 doctors, 80% out of which are females, still Pakistan is facing a serious shortage of medical practitioners specifically female doctors. Consulting Pakistan Medical Commission, Ministry of Health Islamabad, Pakistan Economic Survey, and the already available literature, it is realized that the two main reasons of this shortage are: females not working after MBBS and male doctors moving abroad for better employment opportunities. Exploring the issues that made the lady doctors to quit their medical career, it is found that the gap between female medical students and female doctor practitioner, is due to several organizational, sociocultural, and individual problems. The organizational problems include high time at the workplace. Doctors have to fulfil their professional responsibilities regardless of their gender identity and have to stay at hospitals till late night, which itself is something not liked by the society and mostly the families as well. As mostly the early career of their profession mostly coincides with the beginning of marriage in most case, it gets difficult for them to manage both the commitments and ultimately, they end up quitting their profession. Block chain is a shared, immutable record of peer-to-peer transactions built from linked transaction blocks and stored in a digital ledger. More simply, block chain offers a record of peer-to-peer transactions kept out in the open so that everyone can see each of the transactions. No single central authority such as one server or computer exists to authorize or preside over the transactions, instead each peer on that network is able to view the transactions that occurred on that plexus.

**Keywords:** Block chain; health sector; medical career

# Audio Classification of Urban Sound 8k Dataset Using Deep Learning and MFCC Features

**Bilal Arain**

Sukkur IBA University  
bilal.mscss21@iba-suk.edu.pk

**Nimra Mughal**

Sukkur IBA University  
nimra.msclf19@iba-suk.edu.pk

**Misbah Rajput**

Sukkur IBA University  
misbahrajput39@gmail.com

**Iqra Naz**

Sukkur IBA University  
iqraanazrajput@gmail.com

## Abstract

In each part of human existence, sound assumes a significant part. From individual security to basic observation, the sound is a vital component to foster the mechanized frameworks for these fields; sound recognizable proof is considered a serious deal in sound analysis and sound classification field. In this work, we have used deep learning models for sound classification, and MFCC features are extracted and fed to deep learning models. For our work and analysis, we have taken the urbansound8k dataset, which contains 8732 named samples. It contains 10 unique labeled classes the voice of a siren, children playing, street music, dog bark, car horn, air conditioner, drilling, jackhammer, gunshot, and engine idling. Different deep learning models are applied in this research on urban sound 8k dataset, including Dense Neural Network (DNN), Convolutional Neural Network (CNN), and Long Short-term Memory (LSTM). DNN and CNN outperformed LSTM as MFCC features do not provide any sequence in its features, and DNN is slightly better than to CNN.

**Keywords:** Sound Identification; Voice classification; Audio Analysis; Deep Learning; CNN; LSTM; ANN; Urbansound8k Dataset; MFCC

## House Price Prediction Using Machine Learning Techniques – A Case of Karachi, Pakistan

**Hyder Khan**

Zones LLC

hyderkaimkhani@gmail.com

**Dr. Junaid Rehman**

Mohammad Ali Jinnah University, Karachi

junaid.rehman@jinnah.edu

### Abstract

The real estate market is a crucial component of the economy, and accurate prediction of housing prices is essential for buyers, sellers, investors, and policymakers to make informed decisions. Machine learning algorithms can provide a more accurate and efficient approach to predicting house prices by leveraging the vast amounts of data available in the digital age. This study aims to develop a machine learning model to predict housing prices in Karachi, Pakistan. The research design would involve collecting, preprocessing and analyzing housing market data available at zameen.pk for identifying the most significant features that impact house prices. The study would employ various machine learning algorithms, including Linear Regression, Multivariate Regression, and Gradient Boosting to develop and test the prediction model. The performance of the model would be evaluated based on metrics such as Mean Squared Error (MSE), Root Mean Squared Error (RMSE), and R-squared (R<sup>2</sup>) value. The results of the study would help in identifying key relevant factors that significantly affect housing prices in Karachi, Pakistan. The proposed machine learning model would hopefully provide promising information and insights on the real estate market of Karachi with accuracy. It would serve as a useful platform for real estate professionals, investors, buyers, sellers, policymakers and government departments.

**Keywords:** House Price Prediction; Machine Learning; Real Estate; Digital Age

## Smart Retail Technology in New Digital Era in Retailing Business

**Amna Aslam**

Muhammad Ali Jinnah University, Karachi  
amnaaslam471@gmail.com

### **Abstract**

Smart retail technologies have the potential to improve the customer retail experience by providing superior and personalized retail services. However, when shoppers have to deal with technologically sophisticated retail services, concerns arise regarding the customers' adoption and their psychological reactions towards SRT. This research investigates the customer acceptance and resistance of SRT in the retail sector by integrating the technology acceptance model. Survey responses from 389 actual shoppers with prior experience of SRT were used to test the research model. Data was collected using a quantitative survey and analyzed using symmetrical PLS path modeling. This result examines the relationships among perceived technology readiness, perceived ease of use, perceived usefulness, perceived risk, and perceived enjoyment in determining customers' attitude and intentions to use towards SRT. The findings also show that technology readiness does not directly affect customer attitude but indirectly through perceived innovation characteristics. The findings indicate that smart retail stores should focus on SRT that are simple yet offer enhanced customer enjoyment by improving shopping efficiency. Finally, the present study offers a better understanding of consumers' intentions to use adopt SRT that may help managers to develop adoption strategies for successful implementation of SRT in-store.

**Keywords:** Smart Retail Technology; Digital Era; Retailing Business

# Factors of Knowledge Sharing Among Faculty Members in Higher Educational Institutions: An Empirical Study of the Public Sector

**Liaquat Ali Rahoo**

Mehran University of Engineering & Technology, Jamshoro  
liaquat.rahoo@admin.muet.edu.pk

**Prof. Dr. Sirajul Haque Kandhro**

Department of Public Administration, University of Sindh, Jamshoro, Sindh  
sirajulhaq@usindh.edu.pk

**Dr. Muhammad Memon**

Institute of Business Administration, University of Sindh, Jamshoro, Sindh  
muhammad.memon@usindh.edu.pk

## Abstract

Knowledge sharing (KS) is a culture that has been encouraged and supported by higher educational institutions (HEIs) in Sindh. This study applies Planned Behavior Theory (TPB) and Social Capital Theory (SCT). Identifying factors related to the KS intentions of a faculty member in the public sector. This study examined the factors organizational, individual, and technological variables among faculty members' knowledge-sharing behavior. The method of the study was quantitative. A convenience sampling technique was used to distribute the questionnaire using Google Forms through email addresses. A total of 550 questionnaires were sent to the respondents, 335 were returned and used for analysis. PLS-SEM was used to evaluate the data for the structural equation model. According to the study results, organizational and technological aspects are crucial predictors of information sharing among faculty members of Sindh's higher education institutions.

**Keywords:** Knowledge sharing; Higher Education Institutions; Individual factors; Organizational factors; and Faculty members.

**ChatGPT: Is it a bane or a blessing for University Teachers?**

**Shafiq-ur-Rehman Massan**

Department of Computer Science and Information Systems  
KASB Institute of Technology, Karachi  
srmassan@hotmail.com

**Muhammad Mujtaba Shaikh**

Department of Basic Sciences and Related Studies  
Mehran University of Engineering and Technology, Jamshoro  
mujtaba.shaikh@faculty.muet.edu.pk

**Liaquat Ali Thebo**

Department of Software Engineering  
Mehran University of Engineering and Technology, SZAB Campus, Khairpur Mirs  
liaquat.thebo@muetkhp.edu.pk

**Imran Ahmed Qureshi**

Kulliyah of Information and Communication Technology, IIUM Malaysia  
qureshiimranahmed9@gmail.com

**Muhammad Asif Qureshi**

Faculty of Business Administration and Social Sciences, Mohammad Ali Jinnah University, Karachi  
qureshimuhammadasif@gmail.com

**Abstract**

The main aim of this paper is to find methods to enable the students of universities in Pakistan to reach the epitome of their studies, with or without ChatGPT. Hence, this dialogue that has been developed with AI to illustrate the power of today's technology. This work proposes the best interventions required to get the most worth out of university learning and how to avoid the stereotyped learning that has many pitfalls. The timing of this work coincides with the release of GPT 4 which has been termed as the singularity in human evolution. This work proposes the requisite revamping and careful reworking of the university's formative and normative assessments so that they are both unique and have a certain unforeseen depth.

**Keywords:** ChatGPT-4; Formative and Normative Assessments; Uniqueness; Depth

## Two Sides of the Same Coin, But Not the Same: How Digitalization Affects Employee Productivity and How It Affects the Well-Being of Employees

**Sobia Jamil**

University of Karachi, Pakistan  
sobiajamil901@gmail.com

**Mustafa Hyder**

University of Karachi, Pakistan  
mustafahyder@uok.edu.pk

### **Abstract**

The era of digitalization is increasingly embracing the norm of conventional management of human resources (HR) procedures, as a result, this industry is entering a new era with potential business performance, such as training and assessment, employment, human resource management, planning, etc. The study's goal is to get a better understanding of how technology adoption in terms of digitalization, HR Analytics and HRIS by using big data, cloud computing and IoT might result in technostress, which can affect workers in the form of anxiety, despair, and burnout. This digitalization impacts the productivity and well-being of employees. This study uses a convenience sampling technique to poll the employees using an adjusted questionnaire with a sample size of 240. Using Smart PIs 3.0 software and linear regression analysis, the hypotheses are tested. The results of this study indicated that how organizations deploy and use digital tools determines how digitalization affects employee productivity and well-being. The bad consequences can be minimized, and the beneficial ones can be increased with the help of appropriate training, communication, and policies. The study's significance and contribution have also been disputed, though. Based on the constraints of the study, researchers could expand the models with other variables or focus on a single business to investigate the impact of digitalized HR procedures in other industry sectors.

**Keywords:** Digitalization in human resources practices; HR Analytics; Employee Productivity; Techno Stress; employee well-being; Knowledge-based view theory

# Exploring the impact of the efficiency of internet banking services on customer loyalty; The Mediating Role of Customer Satisfaction and Moderating Effect of Customer Trust

**Humaira Ali**

National Bank of Pakistan  
humairavasaya@gmail.com

## **Abstract**

The objective of this research is to analyze how the efficiency of internet banking impacts customer satisfaction and consequently influences customer loyalty, while taking into account the moderating impact of customer trust. E-S-QUAL theoretical framework is being used which consists of four dimensions that are used to evaluate the quality of e-service encounters. However, this study focuses solely on the impact of the Efficiency dimension of E-Service Quality on customer satisfaction, among the four dimensions (i.e., Fulfillment, System Availability, Privacy and Efficiency). The rationale for this choice is that, in today's fast-paced world, time is a critical factor for individuals, and completing transactions quickly can significantly enhance their satisfaction levels and foster customer loyalty. The literature provides strong support that the rapidness and enhanced efficiency are essential determinants of customers' perceived service quality and positively relates to customers' use of online services (Fassnacht & Koese, 2006; Polatoglu & Ekin, 2001). A minimum of 120 banking customers who use internet banking will be selected through convenience sampling to collect primary data. The data will be analyzed by using Smart-PLS 3.4. Based on the existing literature, it has been discovered that there are few empirical investigations into the mediating role of customer satisfaction with the moderating role of trust when examining the impact of internet banking efficiency on customer loyalty. Therefore, this study aims to fill this gap by examining the moderating role of trust and the mediating role of customer satisfaction in the relationship between internet banking efficiency and customer loyalty.

**Keywords:** Efficiency of Internet Banking; Customer Satisfaction; Loyalty; Trust

# Innovation in Digital Banking inevitable for Customer Retention- a case of reliance on Digital Banking Adoption & Service Quality

**Muhammad Ahsan Rana**  
National Bank of Pakistan  
ahsan\_idrees@hotmail.com

## **Abstract**

The purpose of this paper is to examine customer's retention by Commercial banks through offering digital banking product innovation and excellent service quality in Pakistan. The research shall consist of a commercial bank customers' survey exploring their retention through Digital Banking adoption while offering innovative digital products ensuring highest level of service quality. This study concentrates on Pakistan bank customers which limits its generalizability to other banks globally. However, the fact that technology adoption typically is same throughout the global bank customer implies that the findings are potentially robust for all. Replicating the study of customers in other countries for testing the relationship will further enhance this robustness. Effects of customer digital adoption for retention by Commercial banks shall be suggested through the study. Unlike previous studies, this study uses Digital banking adoption for Customer Retention as dependent variables, to provide a combined study of the relationships among other two factors of digital production innovation and service quality.

**Keywords:** Service quality; Customer Retention; Production Innovation; Digital banking

# Factors Which Impact on Investor's Behavioral Intention to Use Cryptocurrency in Pakistan: An Empirical Study

**Mehwish Ilyas**

ICMAP, Karachi

mehwish-ilyas@hotmail.com

## **Abstract**

Cryptocurrency initially developed its Bitcoin in 2008 by an unknown person or group of people by the name Nakamoto. In 2014, a social influencer of Pakistan Waqar Zaka starts promoting cryptocurrency publicly by talking about it on social media platform, Bit Landers. It was obvious with his luxury lifestyle that his Bitcoin profits were extraordinary. Through an investment of more than USD 200K, Zaka set up one of the biggest crypto mining farms, functioning on hydropower in South Asia. This study aims to investigate the relationship between financial gain and trust as independent variables and behavioral intention to use Bitcoin as a dependent variable. Additionally, the study examines the moderating effect of social influence on the relationship between these variables in Pakistan. Many studies and theories have been done previously in which adoption of bitcoin was analyzed by different variables, but limited studies have been done on the moderating effect of social influence between the financial gain, trust and behavioral intention of investors to use cryptocurrency. In this study the population will be the potential and current investors of Pakistan who trade in more than one financial instrument. Samples will be taken from different areas for better results. A quota sampling of non-probability sampling method will be used to collect data from 120 respondents in Pakistan using a structured questionnaire. 120 respondents have been taken as a rule of thumb developed by Saunder. The collected data will be analyzed on the basis of our developed hypothesis.

**Keywords:** Cryptocurrency, Investor, Behavioral Intention, Bitcoin, Trust

## Internal Control Effectiveness on Small and Medium Enterprises in Pakistan

**Syed Hassan Al-Ahdal**  
Fintech Consulting  
Al-Ahdal@hotmail.com

### **Abstract**

The effectiveness of internal controls in small and medium organizations has gained increasing attention due to the significant role that internal controls play in mitigating risks and enhancing organizational performance. This paper provides an overview of the current research on the topic, examining the impact of internal controls on the operations of small and medium organizations, and identifying key factors that contribute to their effectiveness. The findings reveal that effective internal controls are crucial for small and medium organizations, as they help prevent fraud, ensure compliance with laws and regulations, safeguard assets, and optimize operations. However, small, and medium organizations face unique challenges in implementing internal controls, such as limited resources, lack of specialized personnel, and informal organizational structures. The paper also identifies key factors that contribute to the effectiveness of internal controls in small and medium organizations. These include strong leadership commitment, clear policies and procedures, regular monitoring and evaluation, employee training and awareness. Additionally, the use of technology, such as accounting software and automated controls, can enhance the efficiency and effectiveness of internal controls in small and medium organizations. The research concludes that effective internal controls are essential for the success of small and medium organizations, as they provide a robust framework for managing risks and ensuring compliance. By addressing challenges unique to their size and structure, small and medium organizations can establish effective internal controls that contribute to their overall performance and sustainability.

**Keywords:** Internal Control; Small and Medium Enterprises

# **Artificial Intelligence: A Disruptive Innovation for Businesses in Pakistan**

**Abdul Subhan Shaikh**

Muhammad Ali Jinnah University

Fa21msmg0020@maju.edu.pk

## **Abstract**

In the new era of big data and Industry 4.0, artificial intelligence is the main force driving industrial progress and a key factor in fostering the integration of cutting-edge technologies such as blockchain, cloud computing, and the Internet of Things. In this paper, a thorough assessment of artificial intelligence and deep learning from 1950 to 2020 is studied to measure the impact of artificial intelligence on businesses in Pakistan. In this paper systematic literature review is conducted on the various research papers, books, and magazines for a better understanding of the impact of artificial intelligence on businesses in Pakistan. The analysis will cover several features of artificial intelligence, such as its development, its uses in various fields, and the future of artificial intelligence in business in Pakistan. Thus, this paper will help businesses in Pakistan by providing knowledge and helping them in the adaption of artificial intelligence for future growth and development.

**Keywords:** Artificial Intelligence; Industry 4.0; Technologies; Internet of things; Blockchain; Cloud Computing

# Challenges to Implement Technology in Logistic Sector of Karachi: A Case Study of Ibrahim Services

**Asif Naji**

Mohammad Ali Jinnah University  
naji@jinnah.edu

**Sheraz Khan**

Mohammad Ali Jinnah University

## **Abstract**

The main purpose of this research is to find out the challenges to implement of Technology in Logistic Sector of Pakistan's hub. Owners of Logistic sector in Karachi face many cultural, social and barriers, which makes them resistant to adopt such modern finance technology for their businesses. The aim of conducting this research is to provide benefit to the Logistic Sector owners of Karachi by understanding their resistance towards the adoption of technology and change their mindset in eliminating the barriers that hinder them to adopt it. This is a research base project, and the information is gotten for this research is by visiting the offices of Logistic services provider in Karachi and to collect data from owners, managers and experts. This research will be beneficial for the owners and experts of Logistic sector by helping them in realizing the barriers that hinders them in adopting the technology for their businesses. Due to the time constraint and lack of resources, this research will be limited to the area of Karachi and is being only conducted over the Logistic sector of Karachi. The paper will provide core value to the stakeholder, government, and other institutions to understand the mentality of the Logistic sectors" owners. This research project will be beneficial for the understanding of the importance of technology usage in the organization and provided a clear picture of the organization, reduces the official working time, timely identifies the bad debts and overcomes the losses of organizations.

**Keywords:** Technology; Innovation; Transportation; Logistic; Logistic Sector

# **Click and Satisfied: Exploring Customer Delight in Online Banking Services. A Proposal for Investigating the Factors that Influence Customer Satisfaction in Online Banking Services**

**Shaista Hayat**

United bank Limited

Shaistahayat21@gmail.com

## **Abstract**

As technology is increasing day by day, like every institution the banking industry is also getting digitalized. The trend of online banking is increasing due to digitalization and large number of people are moving towards online banking. Customer satisfaction is an important part of the success of online banking services. Considering this situation, the banking sector should also take care to provide all the facilities that will satisfy its customers and can meet its standards. This abstract will provide an overview about the factors that influence customer satisfaction while using online banking channels like customer service, user experience, customer satisfaction, security, reliability, risk of use, feedback of customer. The study will also provide an insight into the challenges that the customer faces in online banking services such as security concerns, privacy, technology issues etc. And at the end some recommendations will also be mentioned which will explain to the banking sector what further improvements they can bring or what are the things that need to be worked on to make their platform to be more user- friendly.

**Keywords:** Customer Delight, Online Banking, Services, Customer Satisfaction, User Experience, Security, Reliability, Risk, Customer Feedback.

# **Navigating the Burnout Epidemic: A Case Study of Lifeline Hospital's Ongoing Battle for Employee Wellbeing**

**Syeda Omeima**

Mohammad Ali Jinnah University, Karachi  
syedaomeima@gmail.com

**Dr. Ghulam Muhammad**

Mohammad Ali Jinnah University, Karachi  
gm@jinnah.edu

## **Abstract**

Employee burnout is a significant concern in the healthcare industry, with potentially dire consequences for both the individual healthcare worker and the overall quality of patient care. This case study examines Life Line Hospital's ongoing battle to address employee burnout and promote employee well-being. Using a mixed-methods approach, data was collected through a questionnaire survey, interviews, and document analysis. Results indicate that Life Line Hospital faces several challenges in addressing employee burnout, including insufficient space for equipment and staff movement, a lack of resources to support employee well-being, and an absence of a human resource management framework. However, the study also found that Life Line Hospital has tried to implement several initiatives to promote employee well-being. The findings suggest that addressing employee burnout requires a comprehensive approach that includes addressing the underlying causes of burnout, promoting employee well-being, and creating a supportive work environment. The study highlights the importance of investing in employee well-being as a means of promoting quality patient care and maintaining a healthy workforce.

**Keywords:** Burnout; Healthcare; Employee Well-being; Human Resource Management; Patient Care

# Building Organizational Resilience with IoT Technologies in the Hospitality Industry

**Asli Ersoy**

Alanya University  
asliersoy75@gmail.com

**Muhammad Asif**

UE Business School, University of Education  
asif5650@yahoo.com

**Rab Nawaz Lodhi**

University of the Punjab  
rabnawazlodhi@yahoo.com

## Abstract

The concept of organizational resilience has recently gained increasing importance in today's rapidly changing world. Organizational resilience is vital for the sustainability of the service industry because these businesses are very sensitive to environmental changes. Organizational resilience helps the service industry not only determine how to deal effectively with environmental changes, but also increases its competitiveness. In particular, the service industry's realization of the importance of organizational resilience has prompted them to seek new ways for their businesses to adapt to change. In this context, many hospitality businesses have started to use emerging technology such as artificial intelligence (AI), intelligent automation and robotic process automation (RPA) and the internet of things (IoT) in order to keep up with change and provide competitive advantage. IoT, one of the emerging technologies, is a current trend in the hospitality industry and offers new ways of doing business. In addition, IoT plays an important role in increasing customer satisfaction and providing customized experiences in the hospitality industry. This paper conceptualizes how IoT may contribute to the organizational resilience of hospitality businesses in the face of environmental changes. This study contributes to the understanding of the concept of IoT and sheds light on its contributions and applications to the hospitality industry through a literature review.

**Keywords:** Organizational resilience; Internet of things; IoT; Hospitality industry

# Transformation of Cold Storage Facilities in Pakistan Fruit Import and Export Syndicate (Pvt) Ltd

**Muhammad Shams**

Mohammad Ali Jinnah University, Karachi  
m.shams@jinnah.edu

## Abstract

The storage of commodities such as fruits, vegetables, fish, poultry, fresh and frozen and pharmaceuticals for a longer period of time has become an integral part of any market's supply chain systems. Therefore, setting up a cold store on a commercial basis is a quite lucrative business option for potential investors. This particular feasibility study provides the information for expansion of M/s Pakistan Fruit Importers & Exporters Ltd. cold store units. The proposed site is an existing cold storage facility for different types of fruits and vegetables, pharmaceuticals, chemicals, dried fruit & nuts particularly for imported 'Tamarind', 'dates' and 'Butter'. The unit already renders cold storage facility services to traders in all these markets (both local and exporter). This expansion is proposed to be located in the existing facility of pharmaceuticals, and frozen foods are manufactured, imported and commercially traded. According to the estimates of this feasibility, the proposed cold store will have an additional capacity to store 18036 (or 750 Tons) square feet of any given time. The storage capacity utilization for different fruits and vegetables and frozen foods items will be determined on a seasonal basis. As the proposed facility is compartmentalized, multiple fruits, vegetables, and commodities will be stored at the same time. The starting storage capacity utilization of the full space is assumed at 80% (i.e., 50428 square feet) whereas maximum capacity utilization is considered as 100% (63035 square feet). This capacity utilization is estimated to be economically viable and justifies the capital as well as operational costs of the project. The entrepreneur's technical knowledge and experience is necessary, which benefits from 66 years in this field. The total project cost for setting up this unit is Rs. 120.78 million, of which Rs. 100.81 million is capital cost and Rs. 19.97 million is working capital for stock.

**Key Words:** Storage house; Perishable Goods; Technology; Cold Storage

# Implementation of SAP SuccessFactors Employee Central Implementation for ABC Company

**Faheem Ahmed Sheikh**

Muhammad Ali Jinnah University  
sp23mspm0015@maju.edu.pk

**Usama Mustafa**

Muhammad Ali Jinnah University  
sp23mspm0041@maju.edu.pk

**Syed Abu Hamza**

Muhammad Ali Jinnah University  
Syedabuhamza02@gmail.com

**Muhammad Bilal**

Muhammad Ali Jinnah University  
b.munaf1@gmail.com

## Abstract

ABC Company, a Pakistan-based retail business with multiple locations, has initiated a project to optimize their HR processes and elevate their employee management system through the implementation of SAP SuccessFactors Employee Central. This project involves a migration of employee data from legacy systems to a new and specifically configured system to meet the unique requirements of ABC Company. The project will use Agile methodology to facilitate efficient collaboration between the team members, while facing several high-level constraints, including limited availability of resources, budgetary constraints, data quality issues, geographical constraints, integration with legacy systems, and existing business processes. The project objectives are well defined and measurable, aiming to streamline HR processes, increase data accuracy, provide better visibility into workforce analytics, increase user adoption of the new system, and ensure compliance with relevant regulatory requirements. The success of the project will enable ABC Company to improve their HR processes, enhance the employee experience, and achieve higher levels of operational efficiency, ultimately contributing to the overall success of the business.

**Keywords:** SAP; Employee Central; Project Manager; Technical Lead; Implementation Consultant; Project Coordinator; Payroll Specialists

## **Febvenue Event Management System**

**Zain Khan**

Mohammad Ali Jinnah University, Karachi  
sp23mspm0043@maju.edu.pk

**Muhammad Khan**

Mohammad Ali Jinnah University, Karachi  
sp23mspm0009@maju.edu.pk

### **Abstract**

The concept of this project is inspired by industry giants such as Careem, SVWL, and several others, analyzing how these companies have established business to consumer applications to help thousands of individuals and boost business productivity in the modern day. In the current period, businesses are being redefined in new ways, with modern and refined methods and effective means to enter the market being employed with the goal of addressing a daily life problem that thousands of people across the world undergo. Online booking systems are used to keep track of orders, display people their preferred information, and make the process simple and quick. Primary objective is to launch a smart online event booking system in which people will reserve their events using our services and submit feedback in order for us to arrange and rate the vendors and then display respective ratings publicly, allowing people to pick the best venue for their required purpose. The project's vision is to bring a new method of event booking to the market. Another goal of this system is to make it quick and straightforward for vendors to do business. Vendors would reach several times the number of customers they would normally reach, through our website. This application is beneficial to both sides' vendors and users, since both would save time including doing business properly and effectively. The whole website will not be just for event booking; instead, new marketing tactics will be implemented for venue suppliers. A thorough ranking system will be in place, displaying the highest rated venues, designers, catering suppliers etc. Users will have a better chance of deciding what is best for them. The essential challenge is to create this event booking system that is intelligent and productive.

**Keywords:** Careem; SVWL; Vendors; Online Booking Systems; Event Management System

## **Solar Powered Water Purification System**

### **Suleman**

Mohammad Ali Jinnah University, Karachi  
sp23mspm0001@maju.edu.pk

### **Arif Ali**

Mohammad Ali Jinnah University, Karachi  
arif.ali@jinnah.edu

### **Danish Anmol**

Mohammad Ali Jinnah University, Karachi  
sp23mspm0007@maju.edu.pk

### **Suleman**

Mohammad Ali Jinnah University, Karachi  
sp23mspm0004@maju.edu.pk

### **shahzada Sheraz**

Mohammad Ali Jinnah University, Karachi  
sp23mspm0014@maju.edu.pk

### **Gul Bahar Shah**

Mohammad Ali Jinnah University, Karachi  
sp23mspm0017@maju.edu.pk

### **Abstract**

The system has two main objectives: complete automation and portability for easy transport, and energy efficiency by operating on both AC and DC power sources. It effectively purifies various water sources using a five-stage filtration system, including a spun PP filter, granular carbon filter, activated carbon filter, reverse osmosis membrane filter, and post/inline carbon filter. Solar-generated DC electricity is stored in a battery for backup, and a charge controller device efficiently manages the flow of power. A 12-volt DC power pump pressurizes water from the initial three filter stages into the raw water tank. The lower pressure switch device monitors water pressure at the outlet of the primary filter stage for optimal filtration. A high-pressure switch protects the RO membrane filter from potential damage due to excessive water pressure. The system has two options for dispensing purified water, direct dispensation through a faucet or storage in a water pressure tank. It offers cost savings compared to bottled water and has potential for addressing water scarcity issues in lower-income regions and developing countries. Maintenance mainly involves periodic filter replacements.

**Keywords:** Water Purification System; Solar; Five-stage Filtration System; Activated Carbon Filter.

## Project Planning for Residential Construction Project

**Komal Hamayun**

Mohammad Ali Jinnah University, Karachi  
sp21msmg0023@maju.edu.pk

### **Abstract**

Usually, a lengthy period of time is needed for house construction. The 500 SQ. yards housing projects must therefore be approximately minimum with strong effort finished in twelve months. We also use MS Microsoft Project to create several charts and estimates for this project. Between the project's owner and the AH associate and developer construction firm, a project charter was signed. In which the entire project will be finished in a year for a budget of roughly thirty crores and it will be increase as per depend on economic situation of Pakistan. Organization Structure, WBS, Scheduling, and Cost Analysis are the important considerations in the construction project. Therefore, the study of the Organization structure, WBS, Scheduling, and Cost Analysis was carried out in this project. The AH associate and developer firm will be taking all the necessary action to complete 500 SQ. yards. House project which is completed in a twelve month with fast effort. Different Process and Rate analysis which is required for the construction project will be estimated by Using Microsoft Office Project. To minimize the risk the project manager used different charts to find the risk factor and minimize it on time.

**Keywords:** Project Planning; Residential Construction, Organization Structure, WBS

# **SUSTAINABLE DEVELOPMENT GOALS (SDGS) AND SOCIO-ECONOMIC DEVELOPMENT**

## FinTech-enabled-Endowment: A Proposed Financial Sustainability Model for Not-for-Profit Human Development Institutes

**Muhammad Faisal**

Mohammad Ali Jinnah University, Karachi  
mfza69@gmail.com

**Muhammad Meraj**

Mohammad Ali Jinnah University, Karachi / Bahria University, Karachi Campus  
m.meraj@jinnah.edu

**Muhammad Shujaat Mubarik**

Institute of Business Management  
shujaat.mubarik@iobm.edu.pk

**Muhammad Wasie Fasih Butt**

Hamdard University  
wasiefasih@hotmail.com

### Abstract

**Purpose:** The World's Indigent Population's socio-economic status has drawn the attention of the entire world for more than three decades. The Not-for-Profit Human Development Institutes (NPHDIs), aiming to serve this segment, face Financial Sustainability as one of the significant issues, as they are usually dependent on donors' funds specially to run and finance their operations.

**Methodology:** This study has been conducted in a two-fold research approach. Firstly, NPHDIs operating in Pakistan have been studied to evaluate their Financial Sustainability through Ratio Analysis based on Donor Dependent Ratio (DDR) and then, a FinTech-integrated Financial Sustainability Model for NPHDIs has been proposed using Constructive Grounded Theory.

**Findings:** Findings of the first phase show there is a heavily reliant on donors funding with the DDR ranging from 100% to 91.73% based on a sample of ten randomly selected NPHDIs operating in Pakistan. Whereas, four main themes have been identified during the second phase, which have been articulated together to form FinTech-integrated Endowment – A proposed Financially Sustainable Model. The values of NPHDIs' DDR are not less than 25%, so they are considered financially unsustainable. FinTech-enabled-Endowment is one main alternative to donors' dependent funds, which can provide sustainable revenue streams for these NPHDIs based on Social Finance.

**Originality:** The overview and implications lead to new knowledge of tackling the biggest challenges of providing sustainable finance to the Social Sector. This perspective of Ethical Finance helps address the issues faced by this world's underprivileged segment and address the problem of poverty, and inequality elimination.

**Keywords:** FinTech; Endowment; Financial Sustainability; Donor Dependency Ratio; Not-for-Profit Human Development Institutes

# A 'Shared-Value Creation' Sustainable Business Model For Social Entrepreneur: An Agroforestry Perspective

**Zaleha Othman**

Universiti Utara Malaysia  
zaleha@uum.edu.my

**Subramaniam Sri Ramalu**

Universiti Utara Malaysia  
subra@uum.edu.my

**Arfan Shazad**

Universiti Utara Malaysia  
arfan@uum.edu.my

## **Abstract**

Malaysia social entrepreneurs (SE) continue to grapple in sustaining their business. Worst, the pandemic crisis escalates the challenge for SE in sustaining business even more, particularly in the marginalized sector like agroforestry. However, the pandemic crisis has also crystalized the significance of agroforestry. The implication of the agroforestry is felt as there is a high demand for food supply, globally and in the nation. Theoretical argument pointed to the lack of shared value in the business model due to single businesses goal that focus on economic value. Considering the importance of the issue, and the limited attention given to agroforestry, also the scarcity of knowledge in venturing in the Agroforestry, this proposal attempts to develop a shared value business model. The proposed business model will capture the essence of the society's needs, environmental concern and economic value. The proposed sustainable business model will be developed in the context of a new hybrid of CSR business models. The study scoped its exploration, seeking novelty to the SE field, adaptable to agrosilvi cultural systems. The study proposed to adopt the Gioia Methodology. The aim is to develop a conceptual model via a process of thematic analysis of the primary (interviews) and secondary data (desk research, survey, documents). The conceptual model is inclusive as it provides a platform for collaboration between business and community industry on the platform of business opportunities. In the context of this study, a Shared Value Creation (SVC) agroforestry business model is a sharing model, considering the economic and non-economic benefits between SE and community, which is aligned with the aspiration of the Malaysian government. The outcome of the study could guide the government to design its Sustainability Development Goal Agenda.

**Keywords:** Shred-Value Creation; Sustainable Business Model; Social Entrepreneur; Agroforestry

# Analyzing Factors That Create Vaccine Hesitancy Towards Acceptance of Covid-19 Vaccine

**Mirza Ahmed Baig**

Mehran University of Engineering and Technology, Jamshoro  
asimbaig321@gmail.com

## **Abstract**

The COVID-19 pandemic has caused an unprecedented global health crisis. Vaccines are considered the most effective tool to combat the pandemic, but their success depends on a high level of vaccine acceptance among the population. Vaccine hesitancy, or the reluctance or refusal to receive vaccines, has been identified as a significant obstacle to achieving herd immunity and controlling the spread of COVID-19. This study aims to analyze the factors that contribute to vaccine hesitancy towards acceptance of COVID-19 vaccine. A comprehensive review of literature was conducted to identify the different factors that influence vaccine hesitancy. The Theory of planned Behavior (TPB) suggests that attitudes towards vaccines, subjective norms, and perceived behavioral control are the key factors that influence people's decision-making when it comes to getting vaccinated. The study identifies the role of misinformation campaigns as a significant factor in shaping people's attitudes towards vaccines. Misinformation can create fear, uncertainty, and doubt in people's minds, making them hesitant to take vaccines. The study collected data from various sources in Jamshoro, Hyderabad, and interior Sindh from July to December 2022, analyzed through Excel and PLS. The findings show that vaccine hesitancy towards COVID-19 vaccines is complex and multifaceted, requiring an approach that involves addressing misinformation, improving access, and engaging with communities to address cultural beliefs and subjective norms. The results can inform public health campaigns and policies to increase vaccine acceptance and reduce vaccine hesitancy, critical to achieving herd immunity and controlling the spread of COVID-19. The significance of the research is to explore and increase knowledge among people who are afraid of getting vaccinated due to various myths and misconceptions.

**Key Words:** Responsible Resource Production; Consumption; COVID-19

# Foreign Capital Inflows and Stock Market Development in South Asia: The Moderating Role of Political Stability

**Muhammad Amin Hasan**

Karachi Institute of Economics and Technology

maminhasan@kiet.edu.pk

## **Abstract**

The purpose of this study is to examine how foreign capital inflows (FCI) affect the development of stock market (SMD) in South Asia. Further, the study also estimates the moderating effect of political stability on FCI-SMD link. To estimate the relationships, the study employs two step GMM approach. The data on macroeconomic and governance variables were collected from the world development indicators, the world governance indicators, and united national conference on trade and development, for the period of 1996 to 2020. The empirical findings show a significant positive impact of international remittances on SMD for the sample countries. However, the results show a significant negative effect of foreign portfolio investment (FPI) and official development assistance (ODA) on the SMD in South Asia. Further, the role of foreign direct investment (FDI) is found to be insignificant. Moreover, the findings suggest that political stability positively moderates the impact of IRM on SMD, while it negatively moderates the effects of both FPI and ODA. The findings imply that IRM is a decision made by households which is not directly influenced by institutional factors to the extent as other kinds of foreign capital inflows. However, FPI and ODA largely depend on political conditions prevailing in the recipient countries. Therefore, effective public policies and investment friendly environment is needed to attract these foreign capital inflows and good governance is also needed to help enhance the FCI in South Asia.

**Keywords:** Foreign direct investment, foreign portfolio investment, international remittances, stock market development, political stability

## The Effects of Climate Change on Global Health Security: A Case of Developing Countries

**Abdul Samad**

Shaheed Benazir Bhutto University  
drabdulsamad.dahri@sbbusba.edu.pk

**Junaid Rehman**

Mohammad Ali Jinnah University, Karachi  
junaid.rehman@jinnah.edu

**Ummi naeimah saraih**

universiti malaysia perlis  
ummi@unimap.edu.my

**Kamal Bin Ab Hamid**

International Islamic Univeristy, Sultan Abdul Halim Muazam Shah  
abkamal@unishams.edu.my

### Abstract

Malnutrition, waterborne diseases and the diseases spread by insects and other animals are some of the health problems caused by the climate change, posing a serious threat to the human health. This research evaluates the direct and indirect effects of climate change on human health such as respiratory conditions, mental health issues etc. in the developing countries. It accordingly suggests some way forwards to combat the effects of climate change mainly through reduced greenhouse gas emissions and increased resilience to natural disasters. The paper also propounds that in order to address the effects of climate change on health security in the developing countries, the developed countries must reduce greenhouse gas emissions, offer financial assistance and share their technological resources and expertise (such as climate monitoring tools, early warning systems) to the developing nations with a view to helping them withstand the adverse effects of climate change.

**Keywords:** Climate Change; Global Health Security; Developing Countries.

## **The Impact of Waiting Time and Front-Line Employees' Behavior on Patient Behavior in Out-Patient Department in Tertiary Care Hospitals in Karachi.”**

**Syeda Fatima**

Institute Of Business & Health Management  
syedabaseerat28@gmail.com

### **Abstract**

Healthcare quality points alarm towards strengthening large population health outcomes and threaten the health system especially long waiting time, unprofessional healthcare workers' behavior, environment, overcrowding, and availability of resources play an important part in supplying quality medical services. The increased waiting time in both inpatients and outpatients signaled unfavorable consequences. A few critical consequences include undisciplined patient behavior, unwillingness to seek healthcare services, not keeping patients, and leaving a hospital without seeing a doctor. Additionally, difficult patient behavior can contribute by interrupting the patient flow and overwhelming additional resources and staff timing resulting in inconveniency in the execution of services and sometimes discontinuation of services that also have an adverse effect on patient health-threatening patient safety. The attempt is made to study the impact of waiting time and front-line employees' behavior on patient behavior and solutions to decrease difficult and unmanageable patient behaviors.

**Keywords:** Front-Line Employees; Behavior; Tertiary Health Care; Hospitals.

# Electricity Production and Consumption, Economic Growth, and Environmental Degradation in Pakistan: An Empirical Approach to Get Causal Connections

**Khushboo Shaikh**

Mohammad Ali Jinnah University, Karachi  
fragranceshaikh16@gmail.com

**Faheem shaikh**

NICV Hospital  
faheemshaikh40@gmail.com

**Muhammad Sadiq**

Taylor's university Malaysia  
muhammad.sadiq@taylors.edu.my

## Abstract

**Purpose:** The purpose of this study is to examine the (EKC) = Environmental Kuznets curve hypothesis, long run, short run and causal directions between electricity consumption and production, economic growth, and carbon emission that how impacting each other in the case of Pakistan.

**Methodology:** We have used secondary time series data collection of 42 years in case of Pakistan taken from WDI. The data were analyzed by using E-VIEW.12 software with ARDL, OLS and Granger Causality techniques.

**Findings:** The results found that EKC inverted u-shape hypothesis does not exist in case of Pakistan. The long run EC, EP, POP has a positive and significant impact on the CO<sub>2</sub> and EG has a positive strong significant impact on CO<sub>2</sub>. In the short-run EC has only negative and significant impact on environmental degradation.

**Implications:** The findings of this study means that if CO<sub>2</sub> emissions continue their current path, they will pose a major concern in the future. The government of Pakistan should make substantial measures to minimize and regulate pollution in the air but also sorts of CO<sub>2</sub> pollutants that exist in state. Internal emission targets and methods should be aligned with Kyoto Protocol mitigation objectives. To minimize emissions, new standards and monitoring networks should be created, since these are already in place in Europe. The new industry should be launched with the mitigation objectives in mind.

**Keyword:** carbon dioxide, electricity consumption, electricity production, economic growth, ARDL Autoregressive distribution lag.

# **The Challenges and Solutions to Overcome the Weak Background of Rural Area Students in Sindh Pakistan. A Case Study of Sindh Education Foundation**

**Asif Naji**

Mohammad Ali Jinnah University, Karachi  
naji@jinnah.edu

## **Abstract**

This study sought to examine Pakistan's current educational system. The educational tactics of Pakistan for reforming financial transformation in the nation through training reflect an underlying commitment and serious expectation. Since gaining its independence in 1947, Pakistan has struggled with inadequate educational foundations and a shortage of competent teachers, which has made access and quality challenging. Various informative solutions were presented to address instructive challenges. The strategies arrived at different points, during different systems, and with various arrangement reports. They changed in terms of magnitude, anticipation, and sincerity. The existing educational education system in Pakistan is thought to not be sufficiently interested in value education. There are many problems and worries related to the system of teaching and learning.

**Keywords:** Education, Rural Areas, Informative Solution

## Impact of Macroeconomic Instability on Income Inequality in South Asian Countries

### **Muhammad Khalid**

Mohammad Ali Jinnah University, Karachi  
sp21msef0012@maju.edu.pk

### **Afaq Khan**

Mohammad Ali Jinnah University, Karachi  
afaq@jinnah.edu

### **Muhammad Kazim**

Mohammad Ali Jinnah University, Karachi  
m.kazim.jafri@hotmail.com

### **Abstract**

An increasing number of people are paying attention to the effects of macroeconomic policies on income distribution and how they affect the poor and middle class. Although microeconomic factors have frequently been the focus of analysis of poverty and inequality, there has recently been a growing understanding of the macroeconomic aspect of distributional issues. This understanding has been made stronger by the requirement to implement stringent stabilization policies in many developing nations, policies and regimes that could have had an uneven distribution of benefits. There has been an increase in understanding of how macroeconomic instability affects income distribution. The recent economic unrest all around the world increased the significance of this study. This paper conducts an empirical study of this issue by applying panel data analysis of South Asian Countries namely Pakistan, India and Sri Lanka for the period from 1990 to 2021. To gauge economic instability an index has been created using geometric mean method. The Macroeconomic Instability Index has been calculated by combining external balance which is trade deficit, unemployment rate and inflation. It was discovered that macroeconomic disturbance increases income disparity while labor participation rate reduces inequality.

**Keywords:** Macroeconomic Instability Index, Income Inequality, Gini coefficient, South Asian Countries, Panel Data.

## Impact of Aircraft Noise on Society and Environment in Pakistan

**Rida Akbar**

The University of Lahore, Lahore  
ridamughal040@gmail.com

**Muhammad Ahmad**

Scholar at Aviation Management, The University of Lahore  
m.ahmedzia98@gmail.com

**Hibba Saeed**

The University of Lahore, Lahore  
hibbasaeed786@gmail.com

**Rab Nawaz Lodhi**

University of the Punjab, Lahore  
rabnawazlodhi@yahoo.com

**Muhammad Ashfaq**

IU University of Applied Sciences, Germany  
muhammad.ashfaq@iu.org

### Abstract

Generally, airport management covers all aspects of managing, overseeing, maintaining, and coordinating airport and airline operations. Streamlined operations, on-time fly takeoffs and landings, excellent customer service, and high security are all made possible by proper airport management through proper research. The impacts of Science Group of the Committee for Aviation Environmental Protection of the International Civil Aviation Organization conduct research which provides an overview of the state of the science surrounding research on the effects of noise on children's learning, community annoyance, health, and sleep. As a potential future source of aviation noise, civilian supersonic aircraft are also briefly discussed. Numerous factors including human health and welfare can be impacted by aviation noise. The definition of noise is "unwanted sound." One of, if not the most harmful environmental impact of aviation is aircraft noise. It may irritate neighbors, interfere with sleep, harm children's academic performance, and put those who live close to airports at risk for cardiovascular disease. Noise is a growing constraint for aviation traffic in some airports. This research will identify effects of aircraft noise on society and environment and propose different techniques to minimize the identified harmful effects of aircraft noise on society and environment in Pakistan. Research will be conducted using a qualitative approach by taking interviews from Lahore airport employees.

**Keywords:** Aircraft Noise; Aviation in Pakistan; Environment; Impact on Society

# **Sustainable Progress: Assessing Economic, Social, and Technological Factors Impacting CO2 Emissions. Evidence From OBOR Economies**

**Bushra Ramzan**

Iqra University

bushrarazan123@gmail.com

## **Abstract**

The objective of this study is to analyze the effect on CO2 emissions in the 31 One Belt one Road countries in the region of several aspects such as renewable energy, industrialization, agriculture, urban development, technology, population, and economic growth. The Cross Sectional- Autoregressive Regressive Distributed lag method will be used to examine the short-term and long-term effects of these factors using data obtained between the years 2000 and 2021. data is collected from the database of World bank. The aim of this research is to examine how OBOR countries' CO2 emissions affect regional climate and environmental sustainability. Short-term and long-term reductions in CO2 emissions are predicted to emerge from this investigation of the interplay between industrialization, technology, and agriculture.

**Keywords:** Economic; Social; Technology; CO2 Emissions; OBOR Economies