



**DEPARTMENT OF
MANAGEMENT
SCIENCES**



Scan the QR code or visit: icber.iub.edu.pk



9 789692 336215



**DEPARTMENT OF
MANAGEMENT
SCIENCES**



Conference Proceedings

ISBN 978-969-23362-1-5

2nd International Conference on Business and Entrepreneurship Research (ICBER) 2020

19 to 21 February 2020

**Changing Business Dynamics in Scenario of CPEC:
A Bifocal Approach on Innovation and Business Ethics**

Organized by

Department of Management Sciences

The Islamia University of Bahawalpur (Pakistan)

ISBN: 978-969-23362-1-5

Conference Proceedings
2nd International Conference on Business and
Entrepreneurship Research (ICBER) 2020
(February 19-21, 2020)

**“Changing Business Dynamics in Scenario of CPEC:
A Bifocal Approach on Innovation and Business Ethics”**

Editors

Prof. Dr. Jawad Iqbal
Dr. Areeba Khan
Dr. Owais Shafique
Dr. Warda Najeeb Jamal

Organized by
Department of Management Sciences
The Islamia University of Bahawalpur

Book of Conference Proceedings

February 2020

ISBN: 978-969-23362-1-5

2nd International Conference on Business and Entrepreneurship Research (ICBER) 2020

Department of Management Sciences
The Islamia University of Bahawalpur, Pakistan
February 19-21, 2020

“Changing Business Dynamics in Scenario of CPEC: A Bifocal Approach on Innovation and Business Ethics”

COPYRIGHT © 2020 Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

In collaboration with Higher Education Commission of Pakistan, Iqra University and Center for Sustainability Research and Consultancy Pakistan

Editorial

Prof. Dr. Jawad Iqbal
Dr. Areeba Khan
Dr. Owais Shafique
Dr. Warda Najeeb Jamal
Department of Management Sciences
The Islamia University of Bahawalpur, Pakistan

Cover Design and Layout

Dr. Owais Shafique
Dr. Warda Najeeb Jamal
Dr. Areeba Khan
Department of Management Sciences
The Islamia University of Bahawalpur, Pakistan

Published and Distributed by
Department of Management Sciences
The Islamia University of Bahawalpur, Pakistan

Table of Contents

Vice Chancellor's Message	11
Dean's Message.....	13
Conference Leadership.....	14
Keynote Speakers	16
Session Chairs	17
A brief overview of Bahawalpur, The Islamia University of Bahawalpur and Department of Management Sciences.....	19
1. Do employees perform creatively if provided with better facilities from Organizations? A study from service sectors in Pakistan.	21
2. Financial Inclusion, Institutional Quality and Financial Development: Empirical Evidence from OIC Countries	21
3. A Moderated-Mediation Model of Emotional Intelligence, Job Performance, Organizational Commitment and Supervisor Support: Empirical Evidence from Pharmaceutical Industry	22
4. Impact of Gross National Well-Being on Economic Growth.....	22
5. Impact of Corporate Social Responsibility on Financial Performance of Banks in Pakistan: Serial Mediation of Customer Satisfaction and Customer Loyalty	23
6. Generational cohorts and their recollected memories: The study regarding the generational profiling of Pakistani workforce-Paper 2.....	23
7. Organization as a Philanthropic Denizen	24
8. Spirituality and Spiritual Labor: A Review	24
9. The mediating effect of psychological capital on the HR practices focused on the well-being of employees and their extra-role performance	25
10. The Effectiveness of China-Pakistan Economic Corridor (CPEC) in Creating Employment Opportunities, Poverty Reduction and Income Generation in Pakistan	25
11. Compensation Satisfaction to Reduce the Turnover Intentions of Employees: The Mediating Role of Motivation	26
12. Work-Family Conflict and its Relation with Organizational Commitment: Moderating Effect of Employee Empowerment and Gender	26
13. The Rise and Fall of Pakistan Textile Industry: An Analytical View	27
14. Impact of Organizational Ambidexterity, Specialization and Despotism on Firm Performance in Service Industry: Moderating Role of Absorptive Capacity	27
15. Adoption of IT Infrastructure to enhance the Environmental Sustainability: Case of Supply Chain Businesses	28
16. How and when workplace bullying leads to knowledge hiding and employee time theft in nurses	29
17. impact of micro-credit finance on the socio-economic status of small agriculturists in punjab.....	29
18. Impact of Entrepreneurial Barriers on Entrepreneurial Inclination:	29
An Empirical Study of University Students in Pakistan.....	29
19. Understanding Gendered Perspective on Corruption	30

20. Mitigating Drinking Water-Induced Morbidity. Examining the Role of Local Government Clean Drinking water Plants' Project in Lahore by applying Health lifestyle theory.	31
21. Effective Use of Social Media (Privacy) During Recruitment Process.....	31
22. Moderating effects of Corporate Social Responsibility in the relationship between Shari'ah Compliance and God-consciousness with Customer Loyalty in the context of Islamic Banking	32
23. Impact of Service Quality of Careem after acquisition by Uber on Customer Satisfaction	32
24. Impact of Punitive Supervision on Employee Performance in The Hospitality Sector of Pakistan.....	33
25. The Moderating Effect of Corporate Social Responsibility between Green Human Resource Practices and Sustainable Human Resource Management: Evidence from Health Care Sectors of Pakistan	33
26. The Impact of HRM Practices on Organizational Financial Performance of Banking Sector of Pakistan	34
27. The Impact of sustainable leadership on employee innovation: The mediating role of creative self-efficacy	34
28. The Effect of Crowd Worker Characteristics on Crowd Worker Engagement	35
29. Impact of CPEC on Pakistan Supply Chain of Industrial Sector.....	35
30. Diversity Concerns between China and Pakistan and Its Impact on CPEC Success and Sustainability	36
31. Predicting Relationship Between Protean Career Attitude and Proactive Work Behavior Through Mediating Role of Lmx	37
32. Need of Corporate Social Responsibility as A Course In Business Education	37
33. Servitization and Firm Performance: Moderating Effect of Digital Retailing in Pakistan.....	38
34. Impact of HRM practices & knowledge sharing on innovation with moderating role of employee retention & mediating role of organization commitment	39
35. The Influence Of Pakistani Consumers Egoistic Values, Perceived Product Quality And Price On Their Purchase Of Environment-Friendly Products.....	39
36. Measuring the Effectiveness of Pakistan Citizen Portal: An Analysis of the Relationship between Nursing Services and Patient Satisfaction	40
37. The Impact of Autocratic Leadership Style on Counterproductive Work Behavior. The Mediating role of Employee Commitment and Moderating role of Emotional Exhaustion	40
38. Role of brand experience in Building brand loyalty: Mediating Role of brand attachment & commitment.....	41
39. The role of Network Capabilities, Entrepreneurial Orientation & Knowledge transfer on the Export Performance of SME's with the mediating effect of Domestic Alliance	41
40. Impacts of Brand Equity On Consumer Buying Behavior In Smartphone Industry Among University Students Of Bahawalpur.....	42
41. CPEC in the Second Phase and its implications on policies and business practices in Pakistan	42
42. A Moderated Mediation Model of Dark Triad and Organizational Citizenship Behavior	43
43. CPEC and Economic growth of Pakistan: Opportunities and Challenges to the Agricultural Sector..	43
44. Probing Work-Related Outcomes of the Older Subordinates through the Lens of Age Difference, Quality of Leader-Member Exchange Relationship and Organizational Justice.....	44

45. The Impact of Organizational Learning on Organizational Citizenship Behavior of Professional Accountants with the Mediating Role of Organizational Innovation; Evidence from Pakistan.....	45
46. Impact of Emotional Leadership on Organizational Citizenship Behavior while Employee Emotional Health mediates them	45
47. The Impact of Sustainable HRM on Innovation with Mediating Role of Cultural dimensions	46
48. Social Media Marketing: The Effect of Information Sharing, Entertainment and Emotional Connection toward Purchase Intention of customers.....	46
49. Does social media browsing and usage intensity impact on impulse purchase? A study of f-commerce	47
50. Antecedents of customer experiences and their impact on customer loyalty: A study of small and medium-sized enterprises (SMEs).....	47
51. Analysis in the mediating effect of customer satisfaction in the relationship between PSQ Elements and Corporate Image in Telecom Sector.....	48
52. Women Directors and CEO Excessive Compensation.....	48
53. Corporate Governance and Firm Value an Empirical Study on Manufacturing Companies Listed on Pakistan Stock Exchange.....	49
54. Impact of management control systems on the sustainability of an agricultural small and medium firm with the mediating role of CSR practices.....	49
55. Strategic Financial Management in Financial Firms: Risk Impacts on Intellectual Capital and Competitive Advantage in the Banking Sector	50
56. The effect of Customer Hope on Online Repurchase Intention: Mediating role of Customer Engagement	50
57. Occupational stress and its outcomes: Moderating role of Emotional intelligence in Non-Government Organizations of Pakistan.....	51
58. Audit Fees and Shareholder Wealth: Evidence from Pakistan.....	52
59. The Existence of herd behavior in Investors: A case study of Pakistan Stock Market	52
60. Mediating Role of Working Capital Management in the Relationship of Corporate Governance Measures and Firm Performance: Panel Study from Pakistan	53
61. Contribution of Indirect Taxes on Goods to Economic Growth of Pakistan (1972-2018).....	53
62. Corporate governance and financial constraints: Evidence from an emerging market context	54
63. The Role of Quality Of Work Life in Organizational Citizenship Behavior in Education Sector: A Mediating Role of Motivation	54
64. The Impact of Financial Reporting Quality on Investment Efficiency in Non-Financial Firms.....	55
65. Financial & Operating Working Capital: Unraveling Obscured Portion of Balance Sheet	56
66. The Determinants of Consumer's Intention Towards Adoption of Mobile – Commerce In Pakistan .	56
67. Determinants Of Corporate Governance and its impact on Earnings Management: An study of Pakistan Stock Exchange of Manufacturing Sector.....	57
68. Gender Inequalities at the Workplace in the Private Sector of Pakistan with Mediating Role of Poor Human Resource Policy Implementation.....	58
69. Understanding of Servqual Model And Effect on Customer Satisfaction.....	58

70. Does Intelligent Quotient (IQ) Predict Job Performance and Satisfaction? A Study on Moderating Effect of Personality Types	59
71. Impacts of Islamic Business Ethics on Innovation	59
72. Impact of Entrepreneurial Competencies on Entrepreneurial Motivation: The Moderating Effect of Entrepreneurship Education	59
73. The Effect of Ethical Leadership on Burnout: The mediating role of perceived supervisor support and trust in leader	60
74. Can Negative Effects of Abusive Supervision on Knowledge Sharing be Minimized? A Conservation-of-Resources Perspective.....	60
75. Innovation and Entrepreneurial Motives in the Restaurant Sector: Internal and External Barriers to Implementation.....	61
76. Impact of Leader Member Exchange(LMX) on Employee Productivity, the mediating role of Employee Motivation and the moderating role of Job Involvement.	61
77. Effect of Dividend paying behavior and corporate governance on Firm's performance: Evidence from Pakistan	62
78. Impact of brand Satisfaction and brand Commitment on Repurchase Intention and loyalty of customers.	62
79. Social Media Marketing As Contributor to Buyer's Decision-Making Process, in Clothing Industry of Pakistan	63
80. Determinants of Customer Reacquisition Model in Telecom Sector; Evidence From Pakistan	63
81. Antecedents and Consequence of Consumer Attitude towards Counterfeit products: An Empirical evidence from Southern Punjab of Pakistan.....	64
82. A review on identified quality dimensions in context to Pakistani Electronic industry	65
83. Impact Of Decent Work on Women Empowerment: Mediating Role of Subjective Well-Being and Psychological Capital	65
84. Fear of Future Violence at work and Job Burnout: A study on the moderating role of gender and Job Control.....	66
85. Impact of Customer Motivation and Customer Owned Resources on Electronic Word of Mouth through Customer Co-Creation-Value, Brand Equity, and Psychological Ownership	66
86. Impact of mobile social media marketing strategy on the intention to adopt tourism products and services	67
87. The Effectiveness of Price and Non-price Sales Promotions on Customer's Buying Behavior	67
88. The Association among Renewable Energy, Co ₂ Emissions and Foreign Direct Investments: A Panel Data Analysis of Asian Countries	68
89. Principal's Managerial Performance in Vocational High Schools in Multan and Bahawalpur, Pakistan	68
90. Factors Affecting Parents' Choice of Pre-School.....	69
91. Factors affecting Halal purchase Intention and Mediating Role of Attitude: Evidence from Pakistan's Halal Food Sector	69
92. The Production of Biodiesel is Renewable and Profitable Energy Sources for Pakistan	70
93. Cultural Intelligence: Theoretical Frame Work, Cataloguing and Reviewing	70

94. Board Composition and Corporate Water Conservation: Empirical Evidence from Japan.....	71
95. An Investigation into the Role of Leadership Commitment on Implementation of Sustainable Green Banking: Moderating Influence of Employees' Green Behavior.....	72
96. Does Psychological Safety Mediate Servant Leadership and Voice Behavior? : Study from Higher Sector of Pakistan.....	72
97. The Effect of Job Crafting on Job Creativity through Job Engagement: A Case of Banking Sector of Vehari, Pakistan.....	73
98. Factors Affecting Shoppers' Loyalty towards Grocery Stores in Bahawalpur	73
99. An Empirical Investigation of the sources of the convexity of the Flow-Performance Relationship ..	73
100. Analysis of the impact of firm size, firm age and beta (volatility) on dividend likelihood of Pakistan Listed Firms”	74
101. The Impact of Source Credibility on Online Brand Image and Consumers' Shopping Expectations and Behavior	74
102. The Effect of Job Crafting on Job Creativity through Job Engagement: A Case of Banking Sector of Vehari, Pakistan.....	75
103. CPEC an inception to social inclusion through Social Entrepreneurship: A Case study of Local entrepreneurs in Balochistan	75
104. Islamic Financial Inclusions: A Comparative Analysis of the Moderating Effect of Religiosity and Islamicity of Product in the Base of Pyramid Markets of Pakistan.....	76
105. Joint Stock Companies: Scenario, Prospect & Impediments in Pakistan	77
106. Success vs Failure Prediction Model for SMEs: A Comparative Study of South Punjab and Baluchistan	77
107. The Impact of Knowledge Management Environment on Knowledge Management Effectiveness Through Mediating Role of Knowledge Sharing Process in Branch Banking of Pakistan.	78
108. Impact of Self-determination and Job characteristic model on the joy of work and employee participation: Mediating role of Intrinsic and Extrinsic Motivation.....	78
109. The Influence of Deceptive Marketing on Consumer Online Re-Purchase Intention.....	79
110. influence of SOCIAL MEDIA marketing on general buying behaviours of youth in Pakistan	79
111. Exploring Organizational Trust as Mediator in the Relationship between HRM Practices and Organizational Performance	80
112. Impact of Elections on Stock Returns; A Cross-Country Empirical Study.....	80
113. The Influence Of Pakistani Consumers Egoistic Values, Perceived Product Quality And Price On Their Purchase Of Environment-Friendly Products.....	80
114. Analyzing the Mediating Effect of Employee Creativity and Wellbeing in the relationship between Innovative climate and Organizational Citizenship Behavior in banking sector of Vehari, Pakistan	81
115. Integrating Human Capital Management Organizational Performance: The Moderating Role of Innovative Working Climate	81
116. Capacity Building in Stock Market for Economic Growth	82
117. Impact of Green HRM Practices on Environmental Performance, the Mediating Role of OCBE.....	82
118. Consumer Vanity and Compulsive Buying Behavior	83

119. Green Values & Organic Food Consumption.....	84
120. Modeling the Impact of Value Attitude Behavior Model to Explain Consumers' Green Purchase Behaviour	84
121. How Dark Triad trigger Counterproductive Work Behavior in employees, taking effect of transformational leadership as a moderator.....	85
122. Impact of Ownership Structure on Firm's Business Risk: Moderating Role of Leverage	85
123. Competition, Risk and Financial Stability of Conventional and Islamic Banks: A Cross Country Analysis.....	86
124. Impact of CSR on Firm's Financial Performance: The Roles of CSR Communication	86
125. Factors Influencing Banks Intention To Adopt Green Finance.....	87
126. Food Choice, Food Neophobia And Chinese Food Consumption Behavior: An Extension Of The Theory of Planned Behavior.....	88
127. Public Interest Litigation: Economic Implications: A Case Study Of Reko Diq	88
128. The Impact of Obesity On Hiring Decision & Workplace Discrimination: A Case From Banking Sector of Pakistan	89
129. Stock selection and Market timing ability of mutual fund managers: Evidence from Pakistan.....	89
130. The Mediating Role Of Adaptive Training Programs Between Training Practices and Organizational Agility In Context Of Commercial Banks Of Pakistan	90
Jawad Iqbal, Muhammad Sajjad Khan	90
131. Impact of Self-Congruity and Brand Image Congruity on Brand Loyalty: Mediating Role of Brand Attitude	90
132. Impact of Employees' Justice Perceptions on Intention to Leave	91
133. Examining the effects of Compensation on Employee's Productivity: A mediated-moderation model involving a reduction in Joy of Work and unequal pay among subordinates.....	91
134. Impact of Performance Appraisal on Employee Performance: An empirical study based on the psychological understanding of the employees regarding performance appraisal	92
135. Factors influencing the general public in the adoption of 4G and 5G technology in Pakistan. An empirical study based on TAM (Technology Acceptance Model).....	92
136. Impact of Employee Compensation on Women Employee Ambidexterity: A Mediation-Moderation Study covering CSR Practices and Glass-Ceiling Culture	93
137. Investigating the Factors Affecting the Job Stress in Police Department: A Research from Bahawalpur Division	94
138. The Impact of Critical Path Method on Project Management: A Case Study of DHA Bahawalpur..	94
139. The Impact of Cause attributes and Moral Judgment on Consumer' Intention to buy Cause-Related Product.....	95
140. Service Quality impacts on Customer Satisfaction: Linkages and Implications for Management.....	95
Hina Hameed, Dr. Muhammad Imran Manzoor.....	95
Department of Management Sciences, the Islamia University of Bahawalpur	95
141. Effective Audit Practices as A Tool to Mitigate Enterprise Risk: Evidence from Pakistan.....	95

142. Assessing Barriers in Introduction of Associate Degree Curriculum in Educational Institutions.....	96
143. A comparative study between capacity building and financial backing for educational startups – EDUprenurship.....	96
144. Effect of Delay Factors on the Delay of Construction Project (A study of University College of Agriculture and Environmental Sciences, the Islamia University of Bahawalpur)	97
145. Role of Organizational Capabilities in Achieving Firm Performance: Evidence from Agri-Food Firms in Punjab, Pakistan	97
146. Factors Affecting Credit Risk (NPL) in Banks of Pakistan.....	98
147. Sustainable business practices and workplace ostracism; The Role of Responsible leadership	98
148. Islamic vs. conventional banking: Business modal, efficiency and stability.....	99
149. Strategic Role of Human Resource Management Policies and Practices in Organizational Change	99
² Szabist Dubai Campus, United Arab Emirates.....	99
150. Can Capm Predict Bankruptcy Risk.....	100
151. The Effect of Corporate Governance on Firm Performance: Evidence from Pakistan Automobile Sector.....	100
152. Predictors of Customer Satisfaction and Revisit Intention in Pharmacies	101
153. Death Anxiety among Field Staff of Punjab Police Officials With Regard To their Family System and Marital Status	101
154. Risk Management in Banking – Identifying the endogeneity of ERM in the SAARC region.....	102
155. Factors Affecting The Academic Performance of Students At University Level	102
156. The effect of governance structure on the likelihood of financial distress; evidence from an emerging market context	103
157. Performance indicators of quality teaching in higher education	103
158. Impact of Innovative Brand Experience on Brand Loyalty; the mediating role of Brand Love	104
159. The determinants of financial leverage of Pakistani firms	104
160. The Impact of Enterprise Risk Management System (ERMS) on Organizational Performance in Banking Sector of Pakistan	105
161. The Mediating Effects of Brand Association, Brand Loyalty on Brand Equity.....	105
162. The Impact of Entrepreneurial Orientation and Entrepreneurial Education on Entrepreneurial Intention of graduates: A study on private sector students of South Punjab	106
163. Employees’ Performance: Organizational Culture and Leadership Style Through Job Satisfaction	106
164. A study on the Effects of Financial Status on Students’ Achievements and Personality	107
165. Measuring the Impact of Social Media on Purchase through Customer Commitment. Evidence from Pakistan.	108
166. Improving Education and Performance Management Practices in Civil Service of Pakistan: A comparative Study of Upper Punjab and Southern Punjab	108
167. An Analysis of Money Supply Impact on Economic Growth: A Case Study of Pakistan	109

168. Modeling the Impact of Export along with Government Education Spending on Economic Growth of Pakistan: An ARDL & Bound Test Approach	109
169. Exploring and estimating the size of the shadow economy by using the monetary approach: A Case study of Pakistan	110
170. The Impact of Micro-Credit Financing on Poverty Alleviation and Women Empowerment: An Empirical Study on Akhuwat Islamic Microfinance	110
171. Usage and Adoption of ICT in BOP Markets of Pakistan.....	111
172. Student impression management and academic performance: a moderated mediation model	111
173. Moderating effect of board of governance on the relationship between ownership structure and capital structure	112
174. Impact of Leader Member Exchange(LMX) on Employee Productivity, the mediating role of Employee Motivation and moderating role of Job Involvement.	112
175. Emerging Theoretical Issues in Entrepreneurial Marketing	113
176. The Dark side of Social Media in the lens of honeycomb frame work	113
177. Over-Indebtedness of Rural Micro-credit Finance in Bahawalpur: An Impediment to their Social & Financial Mobility	114
178. Mediating role of customer perceived value among E-service quality and online customer engagement	114
179. A Conceptual Framework Focusing On The Role Of Brand Love In Creating Desirable Consumer Behaviors Through Gamification	115
180. An Empirical Analysis of Factors Affecting the Adoption of Green Banking Practices in Pakistan.....	115

Vice Chancellor's Message

Assalamu'alaikum,

A very warm welcome to all the delegates, speakers, presenters and participants of the 2nd International Conference on Business and Entrepreneurship Research (ICBER) 2020. I wish to extend my deep appreciation to the Department of Management Sciences, The Islamia University of Bahawalpur, for effectively organizing this important event in collaboration with the City University of Science and Information Technology and Emerald Publishing. Particularly, I would like to thank and congratulate all the members of the organizing committees, for their commitment and efforts in ensuring the success of this conference.

The conference has a very stimulating theme, “Changing Business Dynamics in Scenario of CPEC: A Bifocal Approach on Innovation and Business Ethics”, which provides a significant opportunity to the participants to attain valuable insight, exposure and knowledge regarding the field of Business and Entrepreneurship Research. The main themes of this conference—CPEC, innovation and ethics—are very current and relevant to our lives. While CPEC is an economic opportunity, we must not forget that this opportunity must be availed in the context of innovation and ethics. Therefore, I think the operative word in the topic of this conference is ‘Bi-focal’, and this is something I am going to talk about today.

Innovation is a wonderful concept, and whether we realize or not, we are innovating all the time: in our professional lives, at our homes, in classes, in the society and the world. And while technology has made innovation easier, innovation is not dependent on technology or technological know-how. However, in the last 100 years or so, innovation and technology have almost become synonymous as we have seen an exponential growth in innovation led by technology. For example, the invention of the printing press, the light bulb, engine, aero planes right up to the internet, and smartphones, our progress has been tremendous, and we have gone where an earlier human being couldn't have even imagined.

However, despite so much progress, we have failed miserably when it comes to ethics. This is the second aspect of the ‘bi-focal’ that this conference touches upon. The planet is dying. And while we have been able to make the globe a village and put massive amount of computing power in the hands of ordinary citizens through smartphones and internet, we have so miserably failed to check the degradation in the lives of billions: poverty, injustice, hunger, disease pollution and even inaccessibility of clean drinking water remain elusive. And to me the contrast couldn't have been starker: we have cheap or free Wi-Fi connections and WhatsApp but not free food, health or education in most of the countries around the world. So, something, definitely, is amiss. I would venture, it is the lack of ethics in our business, society and policy-making, which has resulted in this situation. And this is something that all of you have to think, discuss, research and talk about as researchers, academics, managers and practitioners. The opportunities CPEC will provide in the coming years must be looked not only through innovation, business or economic benefits but also the ethical ones; otherwise, this progress will be hollow, lop-sided and eventually destructive for the people and the planet.

Through ICBER, the Islamia University of Bahawalpur has offered you a platform to discuss these above ideas, and the aims and purpose of this conference are positively aligned to the theme of creating a more humane and equitable world. Our primary focus here is to promote novel research ideas on the process, develop nexus and benefit from each other's experiences to create innovative and ethical business enterprises in Pakistan.

I have gone through the conference program, and the breadth and richness of the sub-themes reflect well on the magnitude of this discussion forum. I want to congratulate the contributors for their level of serious effort and hope they benefit from the valuable insights delivered through the deliberations. I would also urge all of you participating in the conference to find your research inspiration and take something worthwhile out of this convention. It takes all of us to make this event a success.

Hence, a very special thanks to the distinguished speakers as I believe that their dynamic knowledge, expertise and experiences will play a pivotal role in the success of this conference. I hope this conference will live up to all of your expectations.

Finally, I would like to wish everyone all the very best and great success in your future endeavors. Thank you!

Engr. Prof. Dr. Athar Mahboob (TI)
Conference Patron & Vice Chancellor
The Islamia University of Bahawalpur, Pakistan

Dean's Message

Assalamu'alaikum,

I want to congratulate the Department of Management Sciences, The Islamia University of Bahawalpur for their tremendous determination and commitment in organizing the 2nd International Conference on Business and Entrepreneurship Research (ICBER) 2020. The conference follows two exciting themes of Innovation and Ethics – both real needs of our uncertain times; and, therefore, extremely important to be discussed and analyzed in much detail.

Putting in context the current transformation of global economy and ecology, especially with the rise of East, specifically China, and climate change, I think it becomes essential that innovation and ethics must come together not only to facilitate this change but also to keep the planet safe while this transformation happens.

And these are not idle questions. These are living, breathing problems of our day and age. And I am quite sure that our generation will be judged through the scope of how effective we were in weaving these two things into our businesses. If we are successful, the result will be a healthier, humane and equitable future of our children; if not, then a violent future of war and climate destruction – a future we can already see today when our children have to wear masks to go out and play.

So, this conference is very near and dear to my heart, as it provides a valuable opportunity to academicians-teachers, research scholars, students, and industrial experts and practitioners to discuss and understand the very future of our human race. In this regard, once again, I would like to appreciate the Department of Management Sciences for their efforts in gathering us all at this memorable occasion.

It is my great pleasure to welcome all the conference delegates and participants who are joining us from near and afar. I wish this conference all the very best and urge all the participants to brainstorm. I am very confident that this occasion will not only be able to provide a platform towards strengthening our relationships in knowledge sharing but also it will give the necessary momentum in joint research collaborations. It is my aspiration that this conference turns out to be a foundation for the growth of new research and ideas relating to a sustainable tomorrow for the world of business.

I hope you enjoy these three days of keynote speeches and parallel sessions and gain some realization about the contemporary issues in the business research. Thank you.

Prof. Dr. Jawad Iqbal
Conference Chair
Dean, Faculty of Management Sciences
The Islamia University of Bahawalpur, Pakistan

Conference Leadership

Conference Patron: Engr. Prof. Dr. Athar Mehboob (Tamgha-e-Imtiaz)
Vice Chancellor
The Islamia University of Bahawalpur, Pakistan

Honorary Conference Petron: Prof. Dr. Kashif-ur-Rehman
Vice Chancellor
City University of Science and Information Technology, Peshawar

Conference Chair: Prof. Prof. Jawad Iqbal
Dean, Faculty of Management Sciences,
The Islamia University of Bahawalpur, Pakistan

Conference Co-chair: Dr. Abu Bakar & Dr. Amna Noor

Conference Secretary: Dr. Muhammad Imran Rasheed

1. Co-ordination Committee

- Dr. Muhammad Imran Rasheed
- Dr. Warda Najeeb Jamal
- Dr. Sohail Sharif
- Dr. Shahid Yaqoob
- Dr. Imran Manzoor

2. Scientific Review Core Committee

- Dr. Syed Javed Iqbal
- Dr. Kashif Akram

3. Conference Program & Marketing Committee

- Dr. Areeba Khan
- Dr. Warda Najeeb Jamal
- Dr. Owais Shafique

4. Finance Committee

- Dr. Shahid Yaqoob
- Mr. Nazim Hussain
- Mr. Fahad Javed
- Ms. Kalsoom Akhtar

5. Session Management Committee

- Dr. Suleman Hafeez Sadique
- Ms. Tabinda Kiran
- Mr. Awais Bukhari

6. Registration Committee

Online Registration: Mr. Nazim Hussain

Desk Registration:

- Ms. Kalsoom Akhtar
- Mr. Abdul Manan
- Mr. Usman Khizar
- Ms. Arooj Fatima

7. Inauguration & Closing Session

- Mr. Umer Farooq
- Dr. Areeba Khan
- Dr. Warda Najeeb Jamal

8. Hospitality Committee

- Dr. Sohail Shareef
- Dr. Shahid Nawaz

9. Hospitality Committee

- Dr. Sohail Shareef
- Dr. Shahid Nawaz

Editorial

- Prof. Prof. Jawad Iqbal
- Dr. Areeba Khan
- Dr. Owais Shafique
- Dr. Warda Najeeb Jamal

Refreshment & Gala Dinner

- Mr. Mohsin Mateen

Keynote Speakers

- | | |
|-------------------------------|--|
| 1. Prof. Dr. Amran Rasli | Sumait University Zenzibar, Tanzania |
| 2. Prof. Dr. Hafiz Mushtaq | Bahria University, Islamabad, Pakistan |
| 3. Prof. Dr. Henri Burger | Queenzland University, Australia |
| 4. Prof. Dr. Ibrahim Danjuma | University of Technology, Nigeria |
| 5. Prof. Dr. Kashif ur Rehman | City University of Science and
Information Technology, Peshawar, Pakistan |
| 6. Dr. Murinati Mukhlisin | Tazkia Islamic University College, Indonesia |
| 7. Prof. Dr. Phil Harris | Chester University, UK |
| 8. Dr. Rosilah Jamil | Universiti Teknologi, Malaysia |
| 9. Prof. Dr. Usman Mustafa | PIDE, Islamabad, Pakistan |

Session Chairs

- | | |
|---------------------------------------|--|
| 1. Dr. Aamir Nadeem | City University Peshawar |
| 2. Assoc Prof. Dr. Abou Bakar | IUB Bahawalnagar Campus |
| 3. Dr. Amna Noor | Department of Management Sciences, IUB |
| 4. Prof. Dr. Amran Rasli | Sumait University Zenzibar Tanzania |
| 5. Dr. Aniqha Memon | IOBM Karachi Pakistan |
| 6. Dr. Areeba Khan | Department of Management Sciences, IUB |
| 7. Dr. Arslan Qayyum | IOBM Karachi, Pakistan |
| 8. Assoc Prof. Dr. Asad Afzal Humayon | COMSATS University |
| 9. Dr. Asif Saeed | Fast university Lahore |
| 10. Dr. Ayesha Shoukat | IUB Commerce Department |
| 11. Prof. Dr. Hafiz Mushtaq | Behria University Islamabad |
| 12. Prof. Dr. Henri Burger | Queenzland University Australia |
| 13. Dr. Humanyun Rashid | Pakistan Atomic Energy Commission |
| 14. Prof. Dr. Ibrahim Danjuma | University Technology Nigeria |
| 15. Dr. Imran Khan | IUB Bahawalnagar Campus |
| 16. Dr. Imran Manzoor | Department of Management Sciences, IUB |
| 17. Dr. Imran Rasheed | Department of Management Sciences, IUB |
| 18. Prof. Dr. Imran Sharif Ch. | Bahauddin Zakariya University |
| 19. Dr. Irfan Javed | COMSATS University |
| 20. Dr. Javed Iqbal | Department of Management Sciences, IUB |
| 21. Prof. Dr. Jawad Iqbal | Department of Management Sciences, IUB |
| 22. Dr. Kaneez Fatima | Quetta Balouchistan |
| 23. Dr. Kashif Akram | Department of Management Sciences, IUB |

24. Prof. Dr. Kashif ur Rehman	City University of Science and Information Technology Peshawar
25. Prof. Dr. Masood ul Hassan	Bahauddin Zakariya University
26. Prof. Dr. M. A. Majid Maki	IUB Commerce Department
27. Dr. Muhammad Asif	City University Peshawar
28. Dr. Muhammad Usman	University of Education Faisalabad
29. Dr. Muhammad Zahid	City University Peshawar
30. Dr. Murinati Mukhlisin	Tazkia Islamic University College, Indonesia
31. Dr. Owais Shafique	Department of Management Sciences, IUB
32. Dr. Safia Nosheen	UMT Lahore
33. Dr. Shahid Mehmood	IUB Commerce Department
34. Dr. Shahid Nawaz	Department of Management Sciences, IUB
35. Dr. Shahid Yaqoob	Department of Management Sciences, IUB
36. Dr. Sharjeel Saleem	GC University Faisalabad
37. Prof. Dr. Shoukat Malik	Bahauddin Zakariya University
38. Dr. Sohail Aslam	IUB Commerce Department
39. Dr. Sohail Saeed	IUB Commerce Department
40. Dr. Sohail Shareef	Department of Management Sciences, IUB
41. Dr. Suleman Hafeez	Department of Management Sciences, IUB
42. Prof. Dr. Usman Mustafa	PIDE Islamabad
43. Dr. Warda Najeeb Jamal	Department of Management Sciences, IUB
44. Dr. Zahid Hameed	KFUEIT Rahimyar khan
45. Dr. Zain ul Abideen	Department of Management Sciences, IUB
46. Mr. Zunnorain Khan	City University Peshawar

A brief overview of Bahawalpur, The Islamia University of Bahawalpur and Department of Management Sciences

Bahawalpur, the 12th largest city of Pakistan and an important city of southern Punjab, is famous for its tranquility, cultural heritage and educational institutions. It was once the capital of former princely state of Bahawalpur, founded by Nawab Bahawal Khan Abbasi II. This remained an autonomous state for over 200 years. During the rule of last Nawab Sir Sadiq Muhammad Khan Abbasi V, the state acceded to Pakistan on 7th October 1947 and merged into the province of Punjab, Pakistan, on 14th October 1954.

Bahawalpur has always been a seat of higher learning. Uch Sharif (a nearby ancient town) had one of the largest universities in the world where scholars from all over the world used to come for studies. As a continuation of this tradition a religious University (Jamia Abbasia) was established in Bahawalpur in 1925, following the academic pursuits of Jamia Al-Azhar, Egypt. The renowned scholars spread the beacon of Islam by teaching Tafseer of Quran, Hadith, Fiqh, and History along with other contemporary subjects.

In view of the changing scenario, Jamia Abbasia was declared as a general University in 1975, and was renamed as The Islamia University of Bahawalpur. Initially, it started functioning at Abbasia and Khawaja Fareed Campuses with ten Departments. In order to construct a modern and self-contained campus, 1250 acres of land was allotted to the University on Hasilpur Road about eight kilometers away from the city centre. The sand dunes have been converted into well-built faculties, green lawns, hostels, residential colony, farms and orchards. It is known as Baghdad-ul-Jadeed Campus. The University was started with ten departments and now this number has increased to 58 offering more than 74 disciplines. Apart from conventional disciplines of Religious Affairs, Languages, Social and Basic Sciences; education is being imparted in the areas of Business Administration, Engineering, Agriculture, Veterinary Sciences, Computer, Law, Education, Fine Arts, Pharmacy, Life Sciences and Sports Sciences. The University values quality education rather than quantity. Towards achievement of this end a team of highly qualified and committed faculty members have been engaged. Moreover, research is being made corner stone of the educational philosophy.

In order to provide opportunities of higher education to the youth at their door step, two campuses were established at Rahim Yar Khan and Bahawalnagar in 2005. Initially, Departments of Management Sciences and Computer Science & Information Technology were established for which response was very encouraging. The number of Departments at Bahawalnagar and Rahim Yar Khan Campuses have been increased to seven and six, respectively. As for Bahawalpur, the Department of Management Sciences (DMS) was established in 1994 to fulfill the demands for quality business professionals by organizations. Since then, the Department has won accolades of success in the business world by producing scintillating results year after year. The Department has a long-standing commitment to produce highly employable graduates capable of assuming challenges of the highly dynamic and complex market of 21st century. The Department has one of the highest proportions of students in the area, successfully completing their studies and winning competitive jobs. Up till now, several hundred students have graduated who are enjoying

respectful executive level managerial positions in the hierarchy of various national and multinational organizations.

The high success rate coupled with excellent employment prospects have become major attraction for the potential students. Our graduates are second to none in this country and are competing successfully for prestigious positions in the country and abroad. We not only impart knowledge and skills to the students in the relevant fields, but also concentrate on wholesome grooming of the students to make them good moral beings. Our students have boldly gone beyond customary learning from books and have started gaining practical exposure by organizing business plan competitions, literary circles, research projects, debates, and sports. Our students have shown their potential by participating in the cultural exchange programs at national and international levels. A close liaison and collaboration with business community of Bahawalpur has been established to realize our vision.

The Department is endeavoring to create a research culture. Back in 2007, the total number of publications was just one which has increased to 46 now. We also secured lifetime membership of Association of Management Development Institutions in South Asia (AMDISA).

1. Do employees perform creatively if provided with better facilities from Organizations? A study from service sectors in Pakistan.

Fasiha Nargis, Fahad Javed Baig

Universiti Utara Malaysia (UUM), Malaysia¹, The Islamia University of Bahawalpur, Pakistan²

Presenting Author's Email: Fasihanargis1982@gmail.com

ABSTRACT

The employees' need of appreciation and motivation emerges in the form of Rewards, Empowerment and Training, the supply of which fuels up performance of employees. This study contributes towards the effects on Creative Performance, Extra-Role Customer Services and Job Performance of the employees gaining indirectly by the organization through the interactive organizational practices grooming their skills. The effects are analyzed with SPSS (21) and AMOS with Structural Equation Modelling (SEM). Data is gathered from frontline hotel employees of 06 cities of the Bahawalpur Division in Pakistan. The results are consistent with the previous studies stating that if the companies make their facilities for the employees better through extraordinary services, the result would be more engaged employees with the organization who are more innovative in idea creations. As per results, it is hereby confirmed that more efforts of High-Performance Work Practices by a company through the provision of Rewards, Empowerment and Training, the more chances to get the loyal and engaged employees which in turn provides accelerated performance in all dimensions as hypothesized. The findings of this study will rebound to the benefit of the organizations regarding the success factors of their employees at the workplace. High-Performance Work Practices justifies the need of employees in case of more engaged in their work and hence produce high-Performance outcomes. This 06 cities study can be generalized to all the Human Resource based Organizations, focusing primarily on the efficacy of these practices on the overall performance of these employees. There are many other High-Performance tools like Realistic Job Previews, Innovation Programs, and Performance-based Pay. Future studies can be conducted to assess the impact of these factors also.

Keywords: High-Performance Work Practice, Work Engagement, Creative Performance, Job Performance, Hotel Management.

2. Financial Inclusion, Institutional Quality and Financial Development: Empirical Evidence from OIC Countries

Minhaj Ali^{1*}, Afaq Ahmad², Ahmer Bilal¹

¹ School of Economics, Zhongnan University of Economics and Law, Wuhan 430073, China

² Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: amar_afaq@yahoo.com

ABSTRACT

This unique study examines the moderation effect on the relationship between financial inclusion, and institutional quality on the financial development of 45 Organization of Islamic Cooperation (OIC) countries. For empirical analysis, panel data is used for the period 2000 to 2016. We use the Arellano-Bond Generalized Method of Moments (GMM) and 2sls method in our estimations to draw multidimensional results. The empirical results confirm the significant positive relationship between the FII, IQI, and FDP. Interestingly, we find that institutional quality moderates the financial inclusion and has a significant positive impact on financial development. Our findings are robust to the use of FII, IQI and FDP. Therefore, policymakers must sensibly understand the pivotal role of financial inclusion and institutional quality in establishing sustainable future development of OIC countries.

Keywords: Financial Inclusion, Institutional Quality, Financial Development, GMM, 2sls, OIC

3. A Moderated-Mediation Model of Emotional Intelligence, Job Performance, Organizational Commitment and Supervisor Support: Empirical Evidence from Pharmaceutical Industry

Afaq Ahmad^{1*}, Muhammad Imran Rasheed¹, Zubair Nawaz²

¹ Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

² School of Management, Huazhong University of Science and Technology, Wuhan, China

Presenting Author's Email: amar_afaq@yahoo.com

ABSTRACT

Sales professionals working in the pharmaceutical sector often reported performance issues. Past research suggests that employee emotional intelligence is a strong predictor of their job performance in organizations. This study aims to empirically investigate the relationship between emotional intelligence and employee job performance in the Pharmaceutical industry of Pakistan. Primary data has been collected through a survey questionnaire from 288 professionals working in pharmaceutical companies in Pakistan. The results of the study reveal that individuals' emotional intelligence is positively associated with their job performance while organizational commitment explains the underlying reason through which emotional intelligence is associated with employee job performance. In addition, supervisory support has been found as a boundary condition that moderates the relationship between emotional intelligence and its outcomes discussed in this paper in a way that the relationships between emotional intelligence and its outcomes are stronger for the employees receiving high support from their supervisors. The findings of this study carry important implications for theory and practice in the pharmaceutical industry.

Keywords: Emotional Intelligence, Organizational Commitment, Job Performance, Supervisory Support, Pharmaceutical Industry, Sales Professionals

4. Impact of Gross National Well-Being on Economic Growth

Muhammad Hashim Iqbal, Dr. Areeba Khan, Dr. Warda Najeeb Jamal

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: hashimiqbal221@gmail.com

ABSTRACT

This paper aims to examine a relationship between gross national well-being and economic growth, in order to identify the major contributors to gross national well-being of the individuals of Pakistan. In other words, we look at how human development can affect economic growth. We also look at how happiness can affect economic growth. Moreover, income redistribution effects on economic growth, and political stability effects on human development and economic growth are investigated in the study. The selected countries for this study are the emerging economies of the world. Hence, the study evaluates cross country series data of 26 emerging economies, listed at the MSCI index, through a period of 2009 to 2018. The data were collected from the Pakistan Stock Exchange, World Bank, and SECP databases. Vector Error correction model and Multiple Regression analysis were applied on the data to analyze the impact of gross national well-being on economic growth. The findings suggest that there is a considerable and significant impact, in short-term and long-term, of gross national well-being on economic growth. In order to measure this relationship, political stability is taken as a moderating variable. This research is quite novel in a sense that national well-being is relatively a new phenomenon and most studies in this area are of theoretical nature. In addition, the fact that this research has considered not only the short-term, but also the long-term relationship between the variables, adds to its overall value and originality.

Keywords: *Gross National Well-Being, Economic Growth, Human Development*

5. Impact of Corporate Social Responsibility on Financial Performance of Banks in Pakistan: Serial Mediation of Customer Satisfaction and Customer Loyalty

Sohail Ahmad, Dr. Owais Shafique

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: owais.shafique@iub.edu.pk

ABSTRACT

The purpose of this study is to explore the impact of customers' perception of CSR on financial performance in banking sector and empirically testing the mediation effect along with serial mediation of customer satisfaction and loyalty among banking sector customers. This study used survey technique by adapting questionnaires from previous studies and questionnaires. The questionnaires were administered to 400 customers of 12 different banks in Pakistan. The SPSS and SPSS Amos (structural equation modeling (SEM)) technique used to examine the hypothesized relationships. The findings of the study revealed that there is direct relationship between CSR and financial performance and partial mediation was observed for customer satisfaction and loyalty in the relationship between CSR and financial performance. Bank owners and managers should put CSR factor into action in the perspective of consumers and employees' satisfaction and loyalty, which will encourage them to perceive banks more favorably. This study contributes to the paucity of literature by developing questionnaire and theoretical framework. It empirically substantiated the impact of CSR on FP through significant mediating effect of CS and CL in the sequential positive relationship between CSR and FP. The research was limited due to lack of time and resources, therefore, could not opt for a time series study which would have required an interval of at least 2 to 3 year.

Keywords: Corporate Social Responsibility CSR, Customer Satisfaction, Customer Loyalty, Employee Satisfaction, Employee loyalty, Financial Performance and Serial Mediation

6. Generational cohorts and their recollected memories: The study regarding the generational profiling of Pakistani workforce-Paper 2

Aliya Ahmad Shaikh, Dr. Warda Najeeb Jamal

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: aliya.ahmadz@hotmail.com

ABSTRACT

This is the second and last paper among the series of two papers conducted to explore and categorize the generational diversity in the Pakistani workforce. Similar to Schuman & Scott's (1989) research's methodology of segregating generations on the basis of their collective memories of formative events, the current study categorizes the Pakistani workforce into the sociological generations with a quantitative research design. Particularly, this is done by incorporating the socio-economic, political and technologically significant events into a questionnaire survey. These events have already been identified as generational pointers for the three generations in the previous paper of this series. The survey results across entire Punjab verify that the Pakistani Baby Boomers (Born in 1942-1961), Pakistani Generation X (Born in 1962-1981), and Pakistani Millennials/Generation Y (Born in 1982-2001) differ in recollecting certain socio-economic, political and technological events which they encountered during their coming-of-age years. Hence, having lived a particular set of formative eras, their generational characteristics, particularly with regard to their attitudes, values, and behaviors, are influenced. This way these generational pointers

serve as a basis for the classification of the three generations. The study, therefore, highlights how Asian context-specific application of the theory of generations can serve the purpose of understanding the generic profile of eastern generations as different and unique from that of the western generations.

Keywords: Collective memories, Generational pointers, Pakistani Baby Boomer Generation, Pakistani Generation X, and Pakistani Millennials/Generation Y.

7. Organization as a Philanthropic Denizen

Dr. Owais Shafique

Lecturer, Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: owais.shafique@iub.edu.pk

ABSTRACT

“No act of kindness, no matter how small, is ever wasted.” — Aesop. This study exemplifies the Metaphor of Organizations as a philanthropic denizen organization. This paper presents a new organizational metaphor / image of organization as a philanthropic denizen by bringing into play expository research technique — through recorded research and the Max-Neef scale of development on fundamental humans needs. This study reveals that there is a need for establishing philanthropic denizen organizations to provide much needed and essential services and products in order to satisfy fundamental human needs. They are present in different shapes and produce a variety of goods and services through established structures, systems and processes in which they operate. They also tend to be highly creative, adaptive and innovate in nature and are quite dependent on adopting new technologies, methods and scientific inventions in order to satisfy human needs in the twenty-first century. The paper established that philanthropic denizen organizations are of utmost importance to individuals and human society, therefore, they are indispensable to humans and will be present in our society until humans are present on planet Earth.

Keywords: *Philanthropic Denizen, Metaphor, Image as a Philanthropic Denizen*

8. Spirituality and Spiritual Labor: A Review

Shahzad Ahmad, Dr. Warda Najeeb Jamal

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: shahzad_ahmad2424@yahoo.com

ABSTRACT

In this paper, spiritual labor is reviewed in the context of spirituality and its various dimensions which provide the basis to understand the notion of spiritual labor comprehensively. Therefore, this review focuses on synthesizing the vast literature on spirituality in different contexts in order to ultimately find the possible formative variables for spiritual labor. Moreover, the review imparts the conceptual differences among various scholars and researchers regarding spirituality and spiritual labor with the utilization of the meta-analysis technique. In doing so, the idea is to not only learn the systematic definitions of these two notions, but also to profoundly formulate them. Thus, the paper contributes in terms of providing a detailed literature review and systematic definitions of spirituality and spiritual labor which may be useful for the future research in these areas.

Keywords: Spiritual Labor, Spirituality, Systematic Definitions

9. The mediating effect of psychological capital on the HR practices focused on the well-being of employees and their extra-role performance

Alveena Malik, Prof. Jawad Iqbal

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: alveenamalik589@gmail.com

ABSTRACT

The author aims to observe the Psychological Capital as a mediator on the association among well-being oriented HR practices and employee extra role performance (OCB). Empirical data derived from cross sectional survey of 199 professionals from 8 main conventional banks of Bahawalpur City. Data collection conducted through snowball sampling technique. For the assessment of the direct and mediating effect current study used Partial least square structural equation modeling (PLS SEM). The results expose that Psychological Capital functions as a full mediator between job quality and job security practices with employee OCB. KS practice has a direct relationship with OCB. This study used only structured questionnaire method for data collection, for further research face to face or online interview method and focus group method with decent number of participants could be used. Moreover it is also recommended to execute similar study for educational and other industrial sectors. From a practical perspective, our results further point the important role of well-being-oriented HR practices on employee organizational citizenship behavior. None of the earlier research have consider Psychological capital to examine the interplay among well-being-oriented HR practices and employee contextual performance/OCB. Based on knowledge gap and nonexistence of empirical evidence, the author empirically tested the mediating role of PC in the association among well-being-oriented HR practices and employee extra role performance (OCB).

Keywords: Organizational Citizenship Behavior, Psychological Capital, Well-being oriented HR Practices, Job Quality, Job Security, Use of teams, Knowledge Sharing

10. The Effectiveness of China-Pakistan Economic Corridor (CPEC) in Creating Employment Opportunities, Poverty Reduction and Income Generation in Pakistan

Sitara Bibi¹, Dr. Warda Najeeb Jamal², Fatima Mazhar³

Department of management sciences, The Islamia University of Bahawalpur, Pakistan^{1,2}, Govt. Sadiq College Women University, Bahawalpur, Pakistan³

Presenting Author's Email: rameenawan77788@gmail.com

ABSTRACT

The purpose of this research was to investigate the effectiveness of China-Pakistan Economic corridor (CPEC) with regard to reducing unemployment and poverty by creating employment opportunities for the less educated citizens of Punjab (Pakistan). Convenience and snow ball sampling techniques have been used for the purpose of data collection. The target population was the less educated citizens of Punjab (Pakistan). The results of the study reveal that the development of CPEC is not potentially effective for Punjab (Pakistan), in term of creating employment opportunities for the less educated citizens, and reducing poverty and generating income for them. The people living in rural areas are less educated and unskilled. They need to be well trained to avail particular job opportunities. Hence, the research implies that the Government of Pakistan should introduce skills development and training programs for the less educated community of Pakistan to polish their skills for the particular job opportunities which arise due to different mega projects of national and international nature, such as CPEC, as this may lead to the reduction of poverty. Moreover, the study contributes to the existing literature on the effectiveness of CPEC by focusing on the creation of job opportunities and generation of income for the less educated citizens of Punjab

(Pakistan), and the reduction of poverty. Therefore, the findings of this research are significantly important for the Government officials, regulators and policy makers, as they suggest them to consider and invest in the training and development of the less educated community of Pakistan, in order to attain the maximum from such projects as CPEC.

Keywords: CPEC, Employment opportunities, Poverty reduction, Income generation, and less-educated citizens.

11. Compensation Satisfaction to Reduce the Turnover Intentions of Employees: The Mediating Role of Motivation

Hafiza Areesha Javed, Dr. Warda Najeeb Jamal, Dr. Owais Shafiq, Mehwish Asghar Ali

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: areeshajaved5@gmail.com

ABSTRACT

One considerable phenomenon which the organizations are facing today is employees' voluntary turnover. Voluntary employees' turnover can lead to many problems for the business organizations as it suggests dissatisfaction among the employees. Accordingly, previous studies have discussed employees' turnover intentions in relation to job satisfaction, reward satisfaction, work stress, employee motivation, and career development. In this paper, we examined the impact of compensation satisfaction on the turnover intentions of the medical representatives in Pakistan with the mediating role of motivation. The data collection was done through the application of questionnaire survey method on a sample of 230 medical representatives which was analyzed using Smart PLS. The study will introduce a mediating role of motivation in the relationship between compensation satisfaction and employees' turnover intentions. The relationship between these two independent and dependent variables (compensation satisfaction and employees' turnover intentions) has been studied over the years by a number of researchers. However, the mediating role of motivation in such a relationship is an under-researched area, particularly with regard to the compensation satisfaction and turnover intentions of the medical representatives in Pakistan. With the help of this paper, the pharmaceutical and medical companies, and health care professionals in Pakistan will be able to learn the various demands of the medical representatives regarding the compensation which should be offered to them. This knowledge can be utilized to retain the best performing employees by keeping them motivated with the help of providing them with their desired compensation packages.

Keywords: Compensation satisfaction, employee motivation, turnover intentions, and medical representatives.

12. Work-Family Conflict and its Relation with Organizational Commitment: Moderating Effect of Employee Empowerment and Gender

Sobia Tehreem, Prof. Jawad Iqbal

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: Sobia.tehreem@iub.edu.pk

ABSTRACT

The purpose of this paper is to know the impact of work-family conflict on organizational commitment and moderating role of employee empowerment and gender between them. Drawing upon the Role Strain Theory, four hypotheses were developed. Primary data has been used to test the hypotheses that have been developed on the basis of secondary data. Data was collected through an adapted questionnaire using five-point Likert scales, from 195 doctors and nurses working in the public healthcare sector of Pakistan. Convenience sampling is used to select

respondents for the study. Construct found to be reliable, as reliability of the construct and relationships were tested through SPSS. Pearson correlation is used to check the internal consistency reliability of the questionnaire. Linear regression is used to study the direct relationship between work family conflict and organizational commitment and Barron and Kenny moderation technique is used to study the moderating role of employee empowerment and gender on the relation of independent and dependent variables. The results indicated that work-family conflict is negatively associated with organizational commitment, family-work conflict is negatively associated with organizational commitment and employee empowerment has positive relationship with organizational commitment. On the other hand, the moderating effect of employee empowerment was not present, but moderating role of gender is present in case of female employees. The results imply that organizational commitment is influenced by both work-family conflict and family-work conflict and gender plays its role as moderating variable in this relationship. These results provide guidance for policy makers in healthcare sector to provide support to their female employees in dealing with negative effects of work-family conflict on organization commitment. This study is only research that has been done on the work-family conflict in the public health care sector of Pakistan.

Keywords: work-family conflict, family-work conflict, organizational commitment, employee empowerment, Bahawalpur, Pakistan

13. The Rise and Fall of Pakistan Textile Industry: An Analytical View

Javed Ahmed Memon¹, Abdul Aziz Memon²

¹School of Accounting, Zhongnan University of Economics and Law, Wuhan, China

² Federal Urdu University of Science and Technology, Karachi

Presenting Author's Email: javed4452@gmail.com

ABSTRACT

The textile industry of Pakistan is one of the most vital sectors for the economic growth of the country. It is a significant contributor to its industrial exports. Over the years, this sector has undergone a rise and fall due to various reasons. The sector has struggled due to high manufacturing expenses, frequent power shortages, faulty strategies and lack of support policies from the government. A worldwide recession, global tension and quality competence are also major threats to the sector. The textile industry of Pakistan is also faced with several challenges and opportunities like frail infrastructure, obsolete technology, adverse law and order situation and lack of investment. The main segments of this sector are clothing and garments, readymade fabrics, weaved apparels, twisting sector and chemical processing sector. Despite the fact that majority of the textile sales is done overseas to the developed countries, the sector is still way behind South Asian regional competitors and has not performed to its full potential particularly in recent years.

14. Impact of Organizational Ambidexterity, Specialization and Despotic Leadership on Firm Performance in Service Industry: Moderating Role of Absorptive Capacity

Jawad Iqbal, Iqra Farheen

Department of Management Sciences IUB Bwp, Pakistan

Presenting Author's Email: farhench@gmail.com

ABSTRACT

The purpose of this study is to improve firm performance through organizational ambidexterity with its relation with elements of specialization, unethical leadership style and moderating role of absorptive capacity. It has been observed that multiple times organizational ambidexterity is neglected when it serves in combination to

specialization at tasks (exploration or exploitation), as for the firms it is difficult to sustain their place while using both approaches at same course. Previous researches measured ambidexterity in combination to ethical leadership styles, therefore as most of the literature is silent regarding this concept so this study aims to focus its impact with unethical leadership style i.e. despotic leadership. Whereas, service industry has been selected to collect data as recommended by previous researches thus filling the gap. To fill this gap and to achieve the above stated purpose this study tends to measure the patterns of firm performance under three predictor variables using the close ended scale based on each variable adopted from the past studies. Sample of 152 Doctors serving at the public owned hospitals were approached out of total population of 394 doctors who were serving at the morning shifts in the hospital. Questionnaires were personally administrated and the response rate was 57%. Smart PLS was used for analysis after data collection. Further confirmatory factor analysis was performed for data reduction. Results indicated that organizational ambidexterity has a more significant relationship with firm performance as compared to specialization. While despotic leadership style showed an insignificant relationship with firm performance even with the moderating role of absorptive capacity. Results suggest that when the service firms have the capacity to maintain the high levels of absorptive capacity it is better for them to pursue for the organizational ambidexterity. But on the other hand if the firms cannot properly handle the resource investments for innovation and technological changes in the relevant systems they are engaged with, they should adopt exploration or exploitation in the era of low absorptive capacity apart from the importance of the facts that firms must maintain and seek the state of ambidexterity. In short organizations can make choices to adopt organizational ambidexterity or specialization while looking at their resources in terms of absorptive capacity. Apart from the choices, organizational top management must seek for the right individuals who could make decisions about the adoption of strategy by keeping in mind the fact of environmental challenges either external or internal, the impacts of leadership within the organization and to manage the strategies that could least impact the absorptive capacity.

Keywords: Ambidexterity, Specialization, Despotic Leadership

15. Adoption of IT Infrastructure to enhance the Environmental Sustainability: Case of Supply Chain Businesses

Saeed Ahmed ¹, Dr. Muhammad Zubair Ahmed ², Muhammad Zulqarnain Siddiqui ³, Tauseef Iqbal Khan ⁴, Qazi Shahab Azam ⁵

Iqra University, Karachi, Pakistan

Presenting Author's Email: saeed.ahmed@iqra.edu.pk

ABSTRACT

Sustainability is the millennia's goal for companies, organizations, and governments around the globe. This goal is derived through the human quest for a better future and safe today. As the world is contaminated with pollution and the major part of this pollution is contributed by the large scale organizations, these problems have resulted in awareness and organizational requirement of reducing carbon footprints. For this purpose, the use of technology and IT infrastructure is a viable solution. This research is related to this sustainability through IT infrastructure. The major focus of this study is the supply chain businesses and how they can be improved through a sustainability approach. For this purpose, a qualitative research approach is used and the results are represented at the end of this research. Moreover, it can be concluded that the horizontal collaborative network for the supply chain is the key to the future of supply chain sustainability and IT infrastructure plays the most important role in the development and implementations of this network. IT works as an enabling tool.

16. How and when workplace bullying leads to knowledge hiding and employee time theft in nurses

Duria Fatima¹, Muhammad Bin Abdul Ghaffar², Aisha Sarwar³

1,2: Department of Business Administration, NFC IET, Multan.

3: Capital University of Science and Technology, Islamabad Pakistan

Presenting Author's Email: duriafatima9@gmail.com

ABSTRACT

This paper aims to examine the impact of workplace bullying on less aggressive deviant behaviors i.e. knowledge hiding and employee time theft in the hospital industry of Pakistan. Additionally, this study investigates the mediating role of negative emotions between workplace bullying and employees' deviant behaviors. Data were collected from nurses through structured surveys by using a convenience sampling approach. Data were analyzed by using PLS-SEM. Results reveal that workplace bullying predicts knowledge hiding and employee time. Further, negative emotions were found to be a significant mediator. Findings are important for the hospital sector to adjust their strategies to decrease workplace bullying and deviant behaviors amongst employees. This study contributes to the existing literature by concentrating on predictors that trigger the deviant behaviors among nurses. Moreover, it also examines the mediating impact of emotions and such considerations are important for researchers and practitioners.

Keywords: workplace bullying, negative emotions, knowledge hiding, employee time theft

17. Impact of Micro-Credit Finance on The Socio-Economic Status of Small Agriculturists in Punjab

Rana Muhammad Naeem Khan, Dr. Owais Shafique

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan.

Presenting Author's Email: rananaeemafzal@gmail.com

ABSTRACT

Agriculture forms the mega part of our economy. A lot number of the population has dependency on this sector. Keeping all these aspects in mind, the current study of the impacts of Micro-credit finance on the socio-economic status of small agriculturists in Punjab has far reaching consequences on the economy of our country. Research on the above cited topic in Pakistan is few and far between. The research has impact on the socio-economic conditions of the rural masses directly. This study is indebted to notable research conducted by research scholars. Participation of small agriculturists enables the poor masses of rural areas to eradicate poverty and strengthens their financial conditions. The findings of the study provide profound insight and will be helpful to regulators, policy makers and managers to make micro-credit programme more useful and effective in future.

18. Impact of Entrepreneurial Barriers on Entrepreneurial Inclination:

An Empirical Study of University Students in Pakistan.

Shahid Jahangir Raja¹, Dr. Kaleem Ahmad², Dr. Ahmad Adeel³,

^{1, 2, 3} Faculty of Management Science, Lahore Business School (LBS),

University of Lahore, Gujrat Campus. Adjacent Chenab Bridge G.T. Road, Gujrat.

Presenting Author's Email: shahid.jahangir@lbs.uol.edu.com

ABSTRACT

This paper examines the impact of demographic and contextual factors on the entrepreneurial inclination of university students towards entrepreneurship in Pakistan. Based on the model a questionnaire is adopted and distributed to 207 business graduates of a public university of Islamabad, Pakistan. The collected data is analyzed by SPSS instrumental tools by reliability and factor analyses. The relationship between the dependent and independent variables was tested by multiple regression analysis. The results reveal that gender and family background (entrepreneurial parents) have positive and significant relationship with entrepreneurial inclination among university students. Contradictory to expectations, a negatively significant relationship was observed between education, environmental support and entrepreneurial inclination. However academic support showed insignificant relationship with entrepreneurial inclination. There have been few studies looking at an entrepreneurial interest/inclination of young university students in Pakistan for entrepreneurship. Hence this study is one of the contributions towards filling the existing gap.

19. Understanding Gendered Perspective on Corruption

Muhammad Ilyas¹, Dr. Rafia Faiz²

1: Islamia University, Bahawalpur

2: University of the Punjab

Presenting Author's Email: m.ilyas@iub.edu.pk

ABSTRACT

This study focuses on the debate that whether women are as corrupt as men, or their propensity to corruption is less than their male counterparts on account of their soft gender? It also encompasses the dynamics of networking, with particular emphasis on sifarish and networking from a gender perspective. Are women less corrupt than men? Do the sifarish and networking have gender biasness, how women become part of these networks and what role they play therein? These are the questions addressed in this study. An interpretive approach of qualitative research has been adopted keeping in view the subjective nature of networking and corruption. Semi-structured interviews from fourteen General / Senior Managers of public sector organizations were conducted to get their input on the research questions, the middle management of the public sector has been selected with a view that they have immediate exposure to corruption occurrences in the society. In addition to it, an in-depth review of the relevant available literature has been made. It has been concluded that the apparent image of women being less susceptible to corruption is not related to their sex or gender, rather it is due to their less exposure to business and the economic world which, even as of today, is dominated by men. In the corporate world, favoritism is closely related to corruption in which people go for their vested interests at the cost of merit and fairness. Networking plays a very active role in promoting favoritism, here again, the role of gender comes under heated debate as due to their less frequent socialization, female employees are less involved in favoritism as compared with male employees. This study will add to the literature on the role of gender in corruption, sifarish, networking and favoritism in the Pakistani context. This will also help management practitioners in working out their strategies in defining the role of women in the anti-corruption campaigns in business and political sectors. This study has acquired the feedback from the middle management employees belonging to public sector organizations as they are directly related to the formation and implementation of policies, which is also a sampling limitation. Future research should be carried out on diverse samples covering private organizations and non-professional people.

Keywords: Corruption, Sifarish, Networking, Gender

20. Mitigating Drinking Water-Induced Morbidity. Examining the Role of Local Government Clean Drinking Water Plants' Project in Lahore by applying Health lifestyle theory.

Aisha Aziz

The Islamia University of Bahawalpur, Pakistan.

ABSTRACT

Access to safe drinking water is critical to human health. According to the Millennium Development Goal (MDGs), access to clean drinking water is the basic human right. It is a stylized fact that impaired quality drinking water is fatal to human health. In this regard, the Local Government and Community Development Department (LG & CD) installed drinking water filtration plants at various locations in Lahore in order to provide clean drinking water to the public. This study examines the role of drinking water filtration plants installed by the local government of Lahore to prevent waterborne diseases under the health lifestyle theory. Health lifestyles refer to health-related behavior under collective patterns which entirely based on choices from available options to the people conferring to their life chances (Cockerham, 2000). In this regard, primary data from 300 households were collected from various locations of Lahore using a random sampling technique. The results of the study exhibit that the people make life choices of drinking filtration plant water become less victim of waterborne illness. Moreover, class circumstances such as family size, household head's education, and use of plant water are highly correlated to the drinking water quality and eventually to health-related outcomes by improving a healthy lifestyle. High education of household head, due to fewer family members, households more habitus of using plant water and areas where plants are existing infants/children and people are less suffering from waterborne diseases.

Keywords: Drinking water, Local government, Filtration plant, Households, Waterborne diseases.

21. EFFECTIVE USE OF SOCIAL MEDIA (PRIVACY) DURING RECRUITMENT PROCESS

Noreen Aslam¹, Muhammad Sajjad Khan², Dr. Suhail Sharif³

Presenting Author's Email: noreenaslam92@gmail.com

ABSTRACT

The role of social media in recruitment and selections has been discussed in previous studies (but in our best knowledge no study till today discussed the social media evaluation of the candidate personality according to job requirements). As currently, social media is an essential part of our lives. Back (2010) mentioned that social media represent the actual personality of a candidate. This study is based on the Interpretive Inductive approach. For that purpose, the current study adopted a qualitative technique of research. A semi-structured interview guide was developed. Interviews were conducted with HR personals of different fields including both male and female. The final sample was comprised of nine participants. Two-level coding techniques applied for interview analysis. The overall results of the current study discussed the effective use of social media during the recruitment process. In Privacy issue the said employers have many options to check the candidate profile through social media, i: For Instance ask an account of the candidate, ii: World profile, iii: Friend request, iv: Login/password.

Keywords: Social media, Facebook, Recruitment, Hiring strategy

22. Moderating effects of Corporate Social Responsibility in the relationship between Shari'ah Compliance and God-consciousness with Customer Loyalty in the context of Islamic Banking

Zil-e-Huma, Dr. Haroon Hafeez, Tayyaba Ashraf

Institute of Management Sciences, Baha-ud-Din Zakariya University, Multan, Pakistan

Presenting Author's Email: huma69003@gmail.com.

ABSTRACT

The purpose of this paper is to examine the moderating effect of corporate social responsibility in driving the relationship between Shari'ah compliance and customer loyalty in the Pakistani Islamic banking context. Moreover, it analyzes the moderating effect of corporate social responsibility in the relationship between God-consciousness and customer loyalty. It also investigates the independent impact of Shariah compliance, God-consciousness and corporate social responsibility on customer loyalty of Pakistani Islamic banking users. A survey method is adopted for Islamic banking customers of Pakistan for accumulating the data regarding the existing study. The partial least square path modeling method is used for testing the hypotheses. Results specify that neither corporate social responsibility is moderating the relationship among Shari'ah compliance and customer loyalty nor between God-consciousness and customer loyalty. There is no such relationship found among Shariah Compliance and customer loyalty, while there exists a significant association between God-consciousnesses and customer loyalty. We also found a significant relationship between corporate social responsibility and customer loyalty. The study provides invaluable insight to Islamic bankers that how God-consciousness and corporate social responsibility are enhancing customer satisfaction and loyalty. It also recommends Islamic bankers that they are required to publicize their Shari'ah based policies to the general public for gaining customer trust and loyalty. It is also advantageous for a researcher by adding a new dimension of God-consciousness in the halal banking of Pakistan. Prevailing empirical studies regarding Halal brand association is mainly referred to developed countries. This study expands the existing literature of Islamic banking because no such comprehensive study is available in the context of Pakistan regarding this matter.

Keywords: CSR; Islamic Banks; GC; SC; CL

23. Impact of Service Quality of Careem after acquisition by Uber on Customer Satisfaction

Madiha Batool, Anum Noor, Dr. Akhtiyar Ali.

Bahria University Karachi Campus.

Presenting Author's Email: madybzaidi23@gmail.com

ABSTRACT

This study is aimed to evaluate the satisfaction level of the customers of Careem after its acquisition by Uber. The study investigated the impact of five service quality parameters that are assurance, tangibility, reliability, responsiveness, and empathy on customer satisfaction. The data was collected through a structured questionnaire adopted on the basis of extant literature. Respondents belong to Karachi city and a sample of 150 respondents participated in the study. Ordinary least square (OLS) is used for empirical analysis of data. The empirical evidence suggests a significant impact of assurance, responsiveness, empathy, and tangibility; however, the impact of reliability is confirmed to have an insignificant relationship with customer satisfaction. All significant relationships carry positive coefficient values highlighting the positive impact of independent variables on customer satisfaction. The analysis of empirical evidence hints that the acquisition of Careem by Uber did not shake the confidence of

customers in using Careem services. The study did not use control variables to check the robustness of the model. The inclusion of control variables may provide further insight into the subject.

24. Impact of Punitive Supervision on Employee Performance in The Hospitality Sector of Pakistan.

Danish Mushtaq¹, Aisha Sarwar²

1: Department of Business Administration, NFC IET, Multan.

2: Capital University of Science and Technology, Islamabad Pakistan

Presenting Author's Email: mushtaqdanish29@yahoo.com

ABSTRACT

This study touches upon an under research phenomenon of punitive supervision as a potential antecedent of employees' performance that can be detrimental to the companies of today that are heavily faced by challenges of innovation. We also investigated the mediating role of emotional exhaustion in linking punitive supervision with employee performance. Method. Using a time-lagged research design; data was collected from the hospitality sector of Pakistan and analyzed using Smart PLS software. Results were consistent with our hypothesized framework as punitive supervision at time-1 created emotional exhaustion (time-2) which decreased employee performance (time-3). This study contributes to the literature by proposing and empirically testing the outcomes of punitive supervision. Further, it also adds literature in the domain of employee performance by investigating factors that may undermine employee performance. This study offers an original contribution to the literature by developing and testing a framework to explain devastating outcomes of punitive supervision at the workplace and it offers valuable insights to this under-researched issue.

Keywords: Punitive supervision, emotional exhaustion, employee performance

25. The Moderating Effect of Corporate Social Responsibility between Green Human Resource Practices and Sustainable Human Resource Management: Evidence from Health Care Sectors of Pakistan

Sidra Abbasi

Presenting Author's Email: sidraabbasibwp@gmail.com

ABSTRACT

The global evolvement of the green human resource management practices within the organizations has significantly influenced the retention of the personnel and sustainable growth of the firms. It is very imperative to examine the strengthening relationship between green human resource management (GHRM) and sustainable human resource management (SHRM) practices. Hence, the purpose of this research study is to bridge-up the knowledge gap to examine the moderating effect of corporate social responsibility (CSR) between green human resource management and sustainable human resource management practices. The explanatory research study has followed the quantitative research approach and methods to examine the relationship of the GHRM on Sustainable HRM practices moderated by the CSR dimensions in the public and private health care services of Punjab. The study collected using random stratified sampling data from a total of 377 respondents engaged in the human resource management practices of health care units in Punjab. The data was analyzed using the PLS-SEM approach along with the descriptive statistics of the variables. The analysis of the data revealed using the regression analysis that the green human management practices significantly influences the sustainable human resource management

practices, moreover, the CSR practices explained that these practices which strengthened the relationship between GHRM and Sustainable HRM in the health care industry of Punjab. The data results also explained that the CSR practices as independent variable positively influences the Sustainable HRM. This research has used a single methodology approach along with contextual settings of Pakistan with a particular focus in Punjab. The research can be further added using more research approaches mixed with the other relevant variables to be identified to further enrich the model and the relationships in health care settings. The existing research studies have already provided the mediating effects of many other variables on the GHRM and the sustainable HRM practices in the health care industry of Pakistan. The mediating effect of the CSR practices may also be used in the different geographical regions of Pakistan and the sub-continent to further examine the impact of these variables.

Keywords: Green Human Resource Management, Sustainable Human Resource Management, Health Care Settings, Corporate Social Responsibility, Human Resource Management, Strategic Human Resource Management, CSR in health care

26. The Impact of HRM Practices on Organizational Financial Performance of Banking Sector of Pakistan

Jehanzaib Ali, Dr. Ijaz Amin, Arqam Abdul Moqet

Presenting Author's Email: jehanzaib_ali@hotmail.com

ABSTRACT

This research comprehensively assessed the relationship between frameworks of human resource management (HRM) practices and organizational financial performance. The results based on a sample of banks of Pakistan demonstrate that these practices have a monetarily and measurably huge effect on the financial performance of the organization for a short and long term basis. Information was gathered through a questionnaire survey and tested on a random sample of 120 bank employees in Pakistan. The effect of HR practices on the financial performance of association is to a limited extent dependent upon their interrelationships. The mediating model is applied where the perceived organizational support is the mediating factor among the independent variables HR practices and dependent variable the financial performance of the firm. The investigation demonstrates the relationship on the information gathered by the surveys using Statistical techniques i.e. correlation and regression. Towards the end, the research challenges are presented to mainstream researchers and future patterns are also enlisted.

Keywords: HRM practices, Banking Sector, Organizational support, Organizational Financial Performance, Mediating Model

27. The Impact of sustainable leadership on employee innovation: The mediating role of creative self-efficacy

Hafiza Areesha Javed, Prof. Dr. Jawad Iqbal, Dr. Syed Muhammad Javed Iqbal, Dr. Imran Manzoor

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: areeshajaved5@gmail.com

ABSTRACT

The innovation of employees in the work organization is a basic part of any association to keep up a competitive advantage. Several researchers have developed models to examine the relationship between modes of creativity and leadership. The fundamental purpose is to examine the impact of sustainable leadership on employee innovation and how creative self-efficacy mediates employee innovation and sustainable leadership relationships. Data was

collected via email from 250 staff working in Pakistan's computer houses. There was a response rate of 64.1 percent. SEM has been used to analyze data. Study findings indicate that the effect of sustainable leadership on workplace creativity is important. The results also revealed that in the relationship between sustainable innovation and employee innovation organizational creative self-efficacy functions as a mediator. The study contributes by examining the impact on employee innovation of sustainable leadership. Pakistan's software houses have been used to gather data.

Keywords: Self-efficacy, Sustainable leadership, Employee innovation

28. The Effect of Crowd Worker Characteristics on Crowd Worker Engagement

Rabia Anwar, Prof. Jawad Iqbal, Dr. Syed Muhammad Javed Iqbal

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: rabea.pgc@gmail.com

ABSTRACT

The emergence of the virtual working environment has raised the need for managing the crowd worker and its engagement over the virtually connected social-economic avenues. The purpose of the study is to examine the effect of the crowd worker characteristics on the crowd worker engagement. The study examined the effect of the four characteristics of a crowd worker on the crowd worker engagement in virtually economic networked forums in Pakistan. The study is categorized as descriptive-explanatory to examine the characteristics of crowd workers and crowd worker engagement. A structured questionnaire has been adopted and distributed at the branches of cream and Uber in Pakistan. The sample size of the study was 250 of which 200 respondents returned the filled questionnaire. The data utilized descriptive statistics for individual characteristics both for dependent and independent variables and regression analysis for examining the impact of the crowd worker characteristics with the crowd worker engagement. The study of the literature found that the characteristics of crowd workers that also serve as independent constructs of the theoretical framework are extrinsic motivation, meaningfulness and worker expectation, satisficing motivation. The former two constructs of the study in the theoretical framework revealed positive whereas the other two constructs were negatively associated with the dependent variable of crowd worker engagement. The findings of the study help the online stores and electronically managed business to address the issues of worker motivation, meaningfulness, expectations and satisficing extent. The research will also be able to open future research avenues to meet the research gaps of recruitment, selection.

Keywords: Crowd worker, Crowd worker engagement, online worker, Worker motivation, E-business worker

29. Impact of CPEC on Pakistan Supply Chain of Industrial Sector

Ameema Khan, Asma Fayyaz

COMSAT Institute of Information Technology, Lahore

Presenting Author's Email: ameema_khan132@yahoo.com

ABSTRACT

This study explores the impact of the China-Pakistan Economic Corridor or CPEC project on supply chain management in Pakistan's industrial sector. This research will help you find ways to better use your company's opportunities to improve logistics efficiency. The research focuses on helping Pakistan balance the unfavorable trade balance with China and trade with neighboring countries, and integrate cultural, academic and regional knowledge between the peoples of the two countries. Improve local business and economy. Projects under CPEC include energy projects serving the industry, transportation infrastructure sector projects, port-related projects, and

public transport projects. CPEC ensures smooth and efficient transportation and reduces the time, distance and cost of achieving our goal. This article uses a review of the research literature to explore the latest technologies related to CPEC and SCM. The literature review is the starting point for subsequent theorizing. In this study, we use only secondary data sources. This is a type of data extracted from completed research. First, using auxiliary data can save your cost. This is because such data is easily accessible and easily accessible to researchers. This way, So, there is also time-saving to rely on secondary data. Important equipment for collecting supporting data includes well-known journal sites. It also includes policy documents, such as the Long-Term Plan of the Sino-Pakistan Economic Corridor (2017-2030), which details the CPEC plan. In addition, Google search engines are used to collect data from trusted websites. The literature shows that close relations between Pakistan and China have become one of the largest projects in Pakistan's history with Chinese investment. Based on the literature review, we found large research evidence to support that Pakistan's industry will help provide international capabilities and import modern tools and services for innovative products. Many previous CPEC research articles and reports have shown that CPEC not only provides organizations with important Pakistani economic opportunities but also effectively connects China with markets in Asia, Europe, and Africa. Many researchers believe that "supply chain management goes beyond the trade route to China." Think of it as an opportunity to succeed, and you can change the infrastructure of your business. We analyze the internal and external factors that influence the supply chain management and the benefits offered by the project in the scenarios, access to information and technologies, tools and methods for communication and planning, stakeholder relations, Organizational flexibility and services. Improving the quality, the volume of innovation, implemented marketing strategies. This study offers a wide range of ideas for further exploring the impact of SCM and CPEC on the industry. Quantitative research can help you find more information about improving your SCM system. The main purpose of this study was to determine the impact of CPEC on supply chain management in the Pakistani industry. The China and Pakistan Economic Corridor (CPEC) is a structural network designed to connect the various regions of the bilateral economic corridor. CPEC will help Pakistan's supply chain management companies to provide international capabilities and import the latest tools and innovative services with less shipping and costs. In this article, we look at some economic growth pitfalls that see CPEC as an opportunity to use all the advantages to improve the industry. In fact, the industry is the backbone of Pakistan's economy. The supply chain is the foundation of any size business. Therefore, supply chain management is critical to business success. Production planning and inventory management processes, distribution and logistics processes are the basic components of the supply chain. The supply chain is an integrated manufacturing process in which raw materials are converted into end products and delivered to end-users through appropriate distribution channels (Beamon, 1998). The novelty of this article is that it opens up discussions about the positive impact of CPEC on industry success and economic growth. CPEC is expected to have a significant impact on Pakistan and move the economy in the right direction.

Keywords: CPEC, Supply Chain Management, Innovation

30. Diversity Concerns between China and Pakistan and Its Impact on CPEC Success and Sustainability

Faiza Siddiqui

SZABIST Karachi Campus

Presenting Author's Email: faizasiddiqui.bukc@gmail.com

ABSTRACT

This study focuses on the concerns of diversity between China and Pakistan and issue which may impact on the CPEC sustainability and success due to these diversities. As far as the concerns for the diversity among both nations this study focuses particularly on political diversity, socio-cultural diversity, and economic diversity. Many researchers and scholars finding a way out towards these diversities challenges; this study helps in finding a solution

for the diversity problem to cater to it well before time. This study also helps the way to converge the Diversities where the situation is feasible for both nations. The objectives of this research study are (1) To highlight the diversity between two society China and Pakistan, (2) To suggest the way forward in resolution to the expected diversity issues between both nationals and provide the way towards sustainability and success of CPEC project (3) To determine the feasible solutions towards the convergence of culture and diversity to both countries. The suggested theory of the study states that if the diversity concerns among both countries reduce or eliminate or converge in one place then it leads to CPEC success and sustainability.

Keywords: CPEC, Diversity, Sustainability, CPEC Success, China, and Pakistan.

31. Predicting Relationship Between Protean Career Attitude and Proactive Work Behavior Through Mediating Role of Lmx

Faiza Siddiqui¹, Dr. Naveed R. Khan², Dr. Akhtiar Ali²

1: SZABIST Karachi, 90 Clifton

2: Bahria University Karachi Campus, 13 National Stadium Road

Presenting Author's Email: faizasiddiqui.bukc@gmail.com

ABSTRACT

Due to dynamic changes in the global economy and technological advancement, recent studies noticed the shift in career orientation. The need for self-directed and protean careers enables employees to navigate their future careers on their own. In addition to this organization also need protean career attitude of employees due to the dynamic environment and need of self-managed team which ultimately become the tool to improve the employee retention in an organization. Therefore, the purpose of this study is to investigate the relation of protean career attitude and proactive work behavior by incorporating the mediating role of LMX. The theoretical underpinning of this study is based on three theories including; Career-Motivation Theory, Self-Determinant Theory, Leader-Member Exchange Theory. The banking sector of Pakistan is the target population of this study. The result will help the banking sector to retain its employees through protean career attitude and proactive work behavior by understanding the mediating role of LMX, as well as it also helps practitioners, policymakers, regulatory bodies, and field researchers. There are several studies on protean career attitude and proactive work behavior but little studies conducted in the context of Pakistan especially with these mediating variables. The need for this study is significantly important and crucial to use a protean career attitude as a tool for employee retention strategy in the context of Pakistan as well as others in the world. To assess the relationship between the variables; correlation, regression, validity, and reliability test were the techniques in data analysis. To analyze the mediating effect bootstrapping and path analysis conducted to test the mediation through multiple regression analysis.

Keywords: Protean Career Attitude (PCA), Proactive Work Behavior (PWB), Leader-Member Exchange (LMX), Employee Retention, Employee Turnover

32. Need of Corporate Social Responsibility as A Course in Business Education

Sara Fatima, Arooj Fatima

Department of Management Science, IUB

Presenting Author's Email: sarafatimanasir520@gmail.com

ABSTRACT

Corporate social responsibility has become a more important part of the business environment and the world in which companies work. Corporate social responsibility has attracted the interest of both people doing business in the market and from the education sector which involves business studies to create future socially responsible managers. Today's business education only focus on making future managers that can become good marketers, that

can easily deal with the financial crises of the company, that can plan and carry out strategies to get more profits but the thing that is neglecting here is to make them responsible for their society and environment. The paper aims to investigate the implications of the corporate social responsibility concepts in business education and to check the learning need for CSR as a course. It is a qualitative form of data analysis containing a sample size of 200 students and cluster sampling is used to gather data from 1000 students of the department of management sciences of Islamia University Bahawalpur. Secondary data sources have also been adopted to study various articles, journals and different websites that have been accessed to get information for the study. Results show that students have a positive response on focusing on the need for CSR as a course for business students so that they could learn how to become a responsible citizen and businessman and how to become socially responsible toward society and the environment or place where we are running our business. Considering the research findings, the author paid attention to the responsibility of the business education sector to fulfill its role by adjusting business studies toward social responsibility and consider including CSR as a course in business education also conducts seminars and workshops and giving assignments and projects on CSR to students.

Keywords: Corporate Social Responsibility (CSR), business environment, business education, course, responsible citizen, seminar, projects.

33. Servitization and Firm Performance: Moderating Effect of Digital Retailing in Pakistan

Muhammad Usman, Muhammad Shaique, Ruqia Shaikh, Tariq Aziz

Department of Economics and Business Administration, University of Education Lahore (Faisalabad Campus), Faisalabad, Pakistan

Presenting Author's Email: usmanzuel@yahoo.com

ABSTRACT

The purpose of this research is to investigate the moderating effect of digital retailing between the Servitization and firm performance of manufacturing SMEs of Pakistan. The digital retailing has been found to be a cost-effective approach to expand the market share and profitability of manufacturing firms. Quantitative data approach including regression analysis methods has been used to collect data on a structured questionnaire from the Online Marketing Managers of SMEs in Pakistan. Stratified Sampling technique was used to collect data from a total of 300 respondents of which 93 percent response rate was recorded. The distribution of the sample was made in proportionate to the number of firms in each of all the five provinces including the Federal Territory of Pakistan. The statistical computations of the data analysis evidenced that the Servitization and digital retailing are positively associated with firm performance. The results further confirmed that the digital retailing in addition to its direct effect on the firm performance also explained to have a positive moderating effect between Servitization and Firm Performance in the manufacturing SMEs of Pakistan. The major workforce of Pakistan after the agriculture sector is associated with the SMEs operating in Pakistan. The research findings of this study suggested that the SMEs should redesign the marketing strategies to reach to the customers both business and individual directly using the concept of digital retailing to improve the firm performance and market share added with profitability. The existing SMEs operating structure in Pakistan is partially digitalized which needs to be transformed into digital retailing in compliance with the growing age of technology-based business firms. The research is cross-sectional in nature and the data has been taken from the firms operating in Pakistan, therefore, the results may not be generalized over other industries irrespective of the size and settings. The concept of digital retailing has not been used either as a moderator or independent construct in the model of Servitization and firm performance of SMEs in Pakistan. This research will open future avenues for the researchers to examine the role of other related variables to expand the theoretical framework presented in this research paper.

Keywords: Firm performance, Digital retailing, Online retailing, SME digital retailing, Servitization, Service innovation, Digital retail moderation

34. Impact of HRM practices & knowledge sharing on innovation with moderating role of employee retention & mediating role of organization commitment

Zain Ashfaq, Jamshaid Ahmad, Hafiz Muzamal Hameed, Saba Anwar

University of the Punjab Gujranwala campus

Presenting Author's Email: Zainashfaq172@gmail.com

ABSTRACT

The aspiration of this study is to scrutinize the effect of HRM practices and knowledge sharing (explicit & tacit) on innovation with the moderating role of employee retention and with mediating role of organizational commitment in the beverage industry of Pakistan (Coca-Cola, Pepsi, master cola, etc). Conceptual framework use three independent variables one dependent variable one mediating variable and one moderating variable. The Population was selected the beverage industry of Pakistan. A convenience sampling was used as a sampling technique collects primary data through the questionnaire (self-administered & E-mail). Total questionnaire 410 (361) were returned 49 not filled remaining 361 were considered in the study. SPSS and AMOS software was utilized for statistical outcomes. Researcher anatomized descriptive statistics, correlation, regression, and SEM. The outcomes of this study portray a positive association between innovation, HRM practices, knowledge sharing (explicit & tacit), organization commitment and employee retention. In this model researcher studied HRM practices and knowledge sharing in-future, this model can be further expanded by considering other independent variables or dimensions of current variables and change the sector of this model apply to manufacture industries. The results are important for all beverage industries to apply this model to enhance innovation. In Previous literature and studies, the relationship of HRM practices and knowledge sharing has been examined by several researchers in different countries and different sectors, but I added additional dimensions of knowledge sharing and employee retention as moderate which has not tested up to date in any previous literature.

Keywords: Innovation, HRM practices, Employee retention, Organization commitment & Knowledge sharing

35. The Influence of Pakistani Consumers Egoistic Values, Perceived Product Quality and Price on Their Purchase of Environment-Friendly Products

Prof. Dr. Masood-Ul-Hassan, Hafiz Muhammad Kamran Shakir

Department of Commerce, Bahauddin Zakariya University, Multan.

Presenting Author's Email: hafizkamranshakir@gmail.com

ABSTRACT

In the last few years, there has been increasing considerable interest in environment-friendly products in worldwide countries. However, studies revealed that the consumption of environment-friendly products is still very limited. The aim of this study is to identify the function of consumers' attitudes towards green (ATG) products that in turn impacts customer's purchase intention (PI) towards eco-friendly products. A total of 118 online survey responses were gathered from one of the Southern Punjab, Pakistan's most dominant and reputable university students, the majority of whom enrolled in Punjab Information Technology Board (PITB) under e-Rozgar (Electronic Employment) Training and Education Program. Moreover, to analyze the data, Partial Least Square Structural Equation Modeling (PLS-SEM) was applied through Smart-PLS 3.0. The outcome of this research indicated that antecedents include consumer PBC (perceived behavioral control), EV(Egoistic Values), Perceived product quality (PPQ) have positive effect, while the social norms(SN) has negative impact and Perceived product price (PPP) has no significant impact on the Attitude towards green (ATG) and in turn has positive impact on purchase intention towards eco-friendly products. Customers ATG mediated the effects of PBC, SN, EV, PPQ, and PPP on purchase

intention. This study provides further pearls of wisdom into the various areas for future research in the context of green product buying intention in southern Punjab, Pakistan.

Keywords: Smart PLS 3.0, Environmental Friendly Products, Attitude Towards Green(ATG), Egoistic Values(EV), Perceived Green Products Price and Quality, TPB (Theory of Planned Behavior), Pakistan.

36. Measuring the Effectiveness of Pakistan Citizen Portal: An Analysis of the Relationship between Nursing Services and Patient Satisfaction

Hafiz Muhammad Farhan

ABSTRACT

This article investigates the relationship between nursing services and patient satisfaction considering the moderating role of Prime Minister Citizen Portal (PMCP). Using the quantitative design, data were obtained through a valid questionnaire from 250 patients admitted to different public hospitals in southern Punjab. The questionnaire was in English and it was converted to local language “Urdu” through back to back translation. Results indicate a strong association between nursing services and patient satisfaction whereas contrary to expectations PMCP has no significant effect on the relationship between the two. Potential explanations for these findings are provided, and implications for managers and future research are considered.

Keywords: PMCP, Nursing, Patients, Satisfaction.

37. The Impact of Autocratic Leadership Style on Counterproductive Work Behavior. The Mediating role of Employee Commitment and Moderating role of Emotional Exhaustion

Roshan Luqman, Saman Fatima, Saad Ahmed, Inzebat Khalid, Arbaz Bhatti, Dr. Salman Yousaf
Institute of Banking and Finance, Bahauddin Zakariya University, Multan, Pakistan

ABSTRACT

This research has been conducted to examine and explore the effect of Autocratic Leadership Style on Counterproductive work behavior of employees in the Banking Sector. A sample of banking officers has been selected by us and our data contains 282 respondents from different Commercial Banks. We have used the quantitative research method and a 44-items questionnaire was used for the four variables and 5-items for the demographical detail of the respondent. Counterproductive Work Behavior arises when the leadership style is Autocratic. Autocratic Leadership Style decreases the Employee Commitment which results in the Counterproductive Work Behavior of employees. Emotional Exhaustion plays its role as a moderator as it strengthens the negative relationship between EC and CWB. Emotional Exhaustion in relation to CWB and Employee Commitment has not been studied before and our findings imply that it has a significant impact on the behavior of employees. This research has focused on the Banking Sector of Pakistan and the relationships derived between variables could not be generalized in other sectors as the perception of employees is different in every sector. The practical implication of this research is that the managers can change their leadership styles and decrease the counterproductive work behavior of the employees.

Keywords: Counterproductive Work Behavior, Autocratic Leadership Style, Employee Commitment, Emotional Exhaustion.

38. Role of brand experience in Building brand loyalty: Mediating Role of brand attachment & commitment.

Saif ur Rehman

ABSTRACT

The motive of our study is to investigate the influence of brand experience on the brand relationships, that successively influences their brand loyalty of sportswear. The study additionally tests whether or not involvement moderates the influence. Data collected via survey form from 304 athletes who were buying sportswear apparel and clothing. SPSS and Amos versions 21 were used to analyze the measuring and structural models. Sensory experience is the actual driver of brand loyalty. (2) Sensory experience basically drives the client's loyalty, whereas no consequences generated by intellectual experience on brand loyalty. (3) Brand attachment is the principal mechanism in growing client's behavioral loyalty, hence brand commitment their attitudinal loyalty. (4) Brand attachment & brand commitment having mediating results at the relationships among brand experience & brand loyalty. This research was performed within the surrounding of sportswear athlete's goods in Pakistan. Future research might apply this model to different countries and context. Within the brand experience & brand loyalty relationships, We show mediating roles of brand attachment & commitment and consequently, deepens the expertise of the approaches in dynamic client's brand loyalty. (2) This drift from the preceding works and inspect the notable dimensions of experience and loyalty, therefore, offers plenty of specific finding on these 2 constructs and their consequences, then preceding works. (3) So, indicate the validities of the hierarchy of effect model particularly in the sportswear industry.

Keyword Brand experience, Brand attachment, Hierarchy of effect model, Sport

39. The role of Network Capabilities, Entrepreneurial Orientation & Knowledge transfer on the Export Performance of SME's with the mediating effect of Domestic Alliance

Manal Urooj, Noman Ahmed

National College of Business Administration & Economics (Sub campus Multan)

Presenting Author's Email: manalbaluch@gmail.com

ABSTRACT

This paper aims to investigate the impact of network capabilities, entrepreneurial orientation, and knowledge transfer, on export performance of SMEs in Pakistan. In addition to this, the study also investigates the mediating effect of the domestic alliance between the export performance of SMEs and network capabilities, entrepreneurial orientation and knowledge transfer. A survey was conducted to collect data from top managers of a small and medium enterprise of major cities of Pakistan (Multan, Sahiwal, and Lahore) on a structured questionnaire by using a judgment/purposive sampling approach. PLS-SEM was used to analyze the useable data of 119 participants. Results indicate that network capabilities, entrepreneurial orientation, and knowledge transfer have a positive and significant relationship on domestic alliance while the direct relationship of the domestic alliance has also a positive and significant relationship with the export performance of SMEs. Further domestic was found to be a significant mediator between network capabilities and export performance of SMEs, between entrepreneurial orientation and export performance of SMEs, between knowledge transfer and export performance of SMEs. The findings of this study, therefore, could be adopted by various businesses or by SME sectors of different countries. The results of this study can also provide insight to practitioners and policymakers looking for more realistic ways to maintain an SME's competitive advantage. Managerial implications are provided to guide SME owners and managers when

considering domestic alliance. Overall, the present study offers practically SME owners and managers. It provides SMEs with ideas for changing their management strategies to include alliances, in order to enhance and maintain sustainable competition in an uncertain environment. SMEDA, chamber of commerce and universities should teach and train business entrepreneurs.

40. Impacts of Brand Equity on Consumer Buying Behavior in Smartphone Industry Among University Students of Bahawalpur

Muhammad Suhail Sharif, Muhammad Hassan Shahzad, Muhammad Sajjad

The Islamia University of Bahawalpur, Pakistan.

Presenting Author's Email: hassanshahzad2501@gmail.com

ABSTRACT

The main motive for this research was to inspect the effect of brand equity on consumer buying behavior in the smartphone industry among university students of Bahawalpur region. In this research, the research questions are addressed and descriptive research design is used. The population for the research is the university students of Bahawalpur region. The investigation populace comprised of 30,000 students. A sample size of 395 students was determined and collected them. The researcher has firstly checked the reliability and validity of the data. Then correlation and regression analysis are done for testing. Descriptive statistics are used to analyze the description and summary of the data. Whereas the correlation and regression analysis are used to check the relation between the independent and dependent variables. This means the relationship between brand equity and consumer buying behavior. The researcher has found that the independent variables which are Perceived value and Brand image are statistically significant and are positively related to Consumer Buying Behavior. While there is a moderator in the research called "Word of Mouth". The researcher also found out that all the independent variables have a significant impact on the buying behavior of the consumer with respect to word of mouth. This research only investigates the industry of smartphones and students who are linked to the universities present in the Bahawalpur Region. Although this has not prevented the emergence of significant results. The results of this study hold important implications for both industry and academics. This research helps the industry holders to analyze what steps they could take to increase their sales of smartphones whether they are new or old in the market. And how they can make their better place in the market. This research is one of the few which investigate brand equity and its effects on consumer buying behavior in the smartphone industry with independent variables which are perceived value and brand image with word of mouth as a moderator.

Keywords: Brand equity, Consumer buying behavior, Perceived value, Brand image.

41. CPEC in the Second Phase and its implications on policies and business practices in Pakistan

Dr. Humayun Rashid

PAEC, Pakistan.

Presenting Author's Email: humayun_21@yahoo.com

ABSTRACT

After completion of various 'early harvest' projects of the first phase of CPEC such as 12,000 MW electricity generation, completion of motorways, and other infrastructure projects, fiber optics and technological advancements, the CPEC is about to enter into its next phase. At this level, Pakistan eyes for economic stability and

development, through innovative business practices, agriculture, trade expansion, and human resource development. This paper highlights various developments related to the current phase of CPEC and discusses how Pakistan can take advantage of available energy and infrastructure to set directions for a next-level economy. Components related to this phase of CPEC and their impact on the fields of business entrepreneurship, IT advancement, near future SEZs and their implications for SMEs, broadening of agricultural and food industry for local and Chinese food demand, advancement in science and technology, Social Sector Development Programs focusing on human resource development, and enhancement of exports to China through innovative business practices, have been discussed in detail. Finally, it has been concluded that CPEC can be a harbinger of prosperity for Pakistan in all of the above-mentioned fields subject to the condition that the Government of Pakistan and entrepreneurs adopt innovative and ethical business practices using sustainable technologies to take Pakistan further on the path of development.

Keywords: Pakistan, China, CPEC, Business Development, Innovation, Policy.

42. A Moderated Mediation Model of Dark Triad and Organizational Citizenship Behavior

Muhammad Salman Chughtai, Dr. Tazeem Ali Shah, Farhan Muhammad Muneeb

Presenting Author's Email: salman.phdmgt80@iiu.edu.pk

ABSTRACT

Personalities of individuals affect the behaviors at the workplace that influence the output of individuals in the form of positive and negative outcomes. Personalities possess negative traits to harm the organizational environment, discourage positive organizational behaviors and harm interpersonal workplace relationships. The current study investigates the impact of the dark triad on OCB through workplace incivility and by examining the role of Islamic Work Ethic as a moderator. The sample of this study was 268 permanent employees from public sector organization and data was analyzed by using hierarchical regression and Hayes PROCESS to test the influence of variables and moderated mediation. The theory of threatened egoism and ethical climate theory provide a foundation for a model conceptualization of this study. The findings of this study showed that dark triad had a significant indirect effect on OCB via workplace incivility, moreover, the negative effect of workplace incivility on OCB was weakened for individuals who possess higher IWE, suggesting that dark triad could be more harmful to those individuals who demonstrate uncivil behavior at the workplace. Our findings contribute to the literature by demonstrating the mediating role of workplace incivility and moderating role of IWE in the relationship between dark triad and OCB, furthermore, our findings provide deeper insights into the potential addition to the theory of threatened egoism and ethical climate theory.

Keywords: Dark Triad (DT), Workplace Incivility (WI), Islamic Work Ethics (IWE), Organizational Citizenship Behavior (OCB), Theory of Threatened Egoism (TTE), ECT (Ethical Climate Theory)

43. CPEC and Economic growth of Pakistan: Opportunities and Challenges to the Agricultural Sector.

Saman Hussain

Govt. Degree Girls College, Karachi and Department of Commerce, University of Karachi.

ABSTRACT

Pakistan's involvement in free trade agreements is increasing with an aim to diversify its export market in Asia and Africa. Moreover, now Afghanistan is going to be the very neighboring and the third-largest export market of

Pakistan, while relations with India do not remain for good. Now China Pakistan Economic Corridor is another dynamic aspect in Pak -China trading relations. This all has been and seemed to be remain to influence the economic growth of the country and as far as this study is concerned the agricultural sector. This sector contributes about 35% in overall employment and 18.55 to overall GDP. While the provisional growth is recorded as 0.85% for the agriculture sector in Pakistan (which is far behind the target). Measures taken in the way of globalization bring a mixed bag of harms and blessings to the economic development of the agricultural sector in the country. On the one end, it ensures food security and on the other end, it raises the cut-throat competition leading to demolishing of domestic industry and raising the cost of living for masses. In this scenario, this paper carves out the effects of free cross-border trade along with macro-economic variables on the economic growth of Pakistan with an especial reference of CPEC. This paper focuses single country and applies the growth model to interpret the associations among variables, for this purpose annual data is taken for the period of 1976-2019. The study finds a significant association among economic growth and some measures likewise trade openness, imports, exports, human development indicators, poverty and tariff reforms in the long run.

Keywords: CPEC, agricultural growth, export earnings, food security, cost competition.

44. Probing Work-Related Outcomes of the Older Subordinates through the Lens of Age Difference, Quality of Leader-Member Exchange Relationship and Organizational Justice

Nosheen Nawaz, Syed Muhammad Javed Iqbal

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: nosheen.nawaz@iub.edu.pk

ABSTRACT

This paper is written with an intention of conceptualizing an integrated framework to depict the possible links showing the effects of different influencing variables on work-related outcomes of older subordinates who are in a dyadic relationship with the younger supervisor. A comprehensive review of literature drawn from contemporary research papers/reports, conference proceedings, etc. is done to figure out important variables that may influence the performance of older subordinates in an age-inverse relationship with their supervisor. Based on the review of the literature and keen observation of the aforementioned dyads a conceptual model is built depicting the possible yet testable relationships between work-related outcomes and other influencing independent variables. The findings of this research are offered by preparing a conceptual framework. The results and findings of this study will enhance the present research in the field of compositional and relational demography. The concepts offered in the research are presented in the form of a conceptual model that may be tested by collecting data on conceptualized links. The research is an endeavor to highlight the inner surface of possible conflicts that may arrive because of age inverse supervisor relationships. The study findings will not only be helpful for the improvement of the working environment but also capture the attention of contemporary researchers to redress the prevailing situation. The model gives room for further extension by the inclusion of more variables and also can be tested in various parts of the globe and different types of business and non-business organizations. This piece of research is conceptual in nature as it is focused on developing a comprehensive model (focused on work-related outcomes of them older than their supervisor subordinates) by the inclusion of numerous variables viz. work-related outcomes, quality of leader-member exchange relationship and organizational justice.

Keywords: Age inverse relationship, Work-related outcomes, LMX quality

45. The Impact of Organizational Learning on Organizational Citizenship Behavior of Professional Accountants with the Mediating Role of Organizational Innovation; Evidence from Pakistan

Hafiza Sobia Tufail, Dr Imran Manzoor

COMSATS University Islamabad, Vehari, Pakistan

Presenting Author's Email: sobia@ciitvehari.edu.pk

ABSTRACT

The purpose of this paper is to respond to calls in prior literature to examine organizational learning which may provide sharper insights to organizational citizenship behavior of professional accountants. This paper contributes to the literature in organizational behavior research by developing a theoretical model to examine the influence of organizational learning on professional accountants' organizational citizenship behavior and by investigating the mediating role of organizational innovation between the aforementioned relationships. Subjects' responses were collected by conducting a survey study, using a convenient sampling technique. In total, 223 responses were collected from professional accountants working in small and medium-tier accounting and audit firms in Pakistan. Data were analyzed by multiple regression, correlation, confirmatory factor analysis and structural equation modeling using SPSS24 and AMOS 25. Findings indicate that organizational learning has significant explanatory power in predicting organizational citizenship behavior of professional accountants at an individual level, compared to the organizational level. Also, organizational innovation fully and partially mediates the relationship between organizational learning and organizational citizenship behavior at the individual level and organizational level respectively. This study provides empirical evidence of organizational learning in improving the organizational citizenship behavior of professional accountants. This study also provides sharper insights into organizational innovation by introducing the new methods for establishing relationships with other accounting firms or public institutions, collaboration with research organizations, and organizing routines and procedures such as establishing a database of best practices for financial reporting. The findings may have implications for researchers who are interested in examining the influence of organizational learning and innovation on organizational citizenship behavior of professional accountants both within and across countries. Domestic and international companies may incorporate appropriate strategies to enhance organizational learning and innovation, particularly by addressing its influence on organizational citizenship behavior of professional accountants.

Keywords: Organizational learning, organizational innovation, organizational citizenship behavior, professional accountants, Pakistan.

46. Impact of Emotional Leadership on Organizational Citizenship Behavior while Employee Emotional Health mediates them

FIDA N.

Presenting Author's Email: jawadayub1996@gmail.com

ABSTRACT

A strong theoretical background is provided by the study to observe the Emotional leadership impact on Employees' emotional health that leads towards organizational citizenship behavior with the moderating effect of Employee Intelligence. Our sampling size is 210 and we have use Non –probability conveniences sampling technique (type Exploratory). our research is the quantitative base. Outcomes of studies showed that there is a significant impact of Emotional leadership on organizational citizenship behavior with the mediating effect of Employees' emotional health. Results also showed that Employees intelligence significantly moderates the relationship between Emotional leadership and Employees' emotional health.

The novelty in this research is “Employees emotional health “. There is a need to pay attention to the emotional health of the employees because it directly affects the ability of the employee and the productivity of the organization. Organizations should encourage healthy work practice. Emotionally healthy employees are the backbone of an extensive organization. The practical suggestion of this study for practitioners as well as academicians is providing strategy enhancing an employee's emotional intelligence through training programs, counseling sessions, and motivational training, emotion management training. Close examination of cognitive and motivational drives helps the organization and employees to increase their organization citizenship behavior and to have healthy emotional health of their employees

Keywords: Organization citizenship behavior, Emotional leadership, Employee emotional health, Employee's intelligence.

47. The Impact of Sustainable HRM on Innovation with Mediating Role of Cultural dimensions

Bushra Anwar

The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: Bushra2anwer@yahoo.com

ABSTRACT

Due to the growing importance of innovation, specifically in the globalized telecom industries in developing economies, such as Pakistan, there is a great potential and need for innovation in this era. There are extensive reasons to expect that the adoption of new HRM practices leads to better innovation performance. The purpose of this paper is to investigate the impact of sustainable HRM on innovation in the Telecommunication sector of Pakistan. This study took the cultural dimensions of the organization as a mediator between sustainable HRM and innovation. To test the above-stated relationship, an empirical study has been conducted by using the quantitative research method. Data were obtained through a questionnaire survey from 120 employees working in various cellular companies in Pakistan. Data is analyzed through smart PLS. The findings of the study indicate that there is a positive impact of sustainable HRM on innovation. The results also reveal that the cultural dimensions of the organization partially mediate the relationship between sustainable HRM and innovation. The paper underlines the need to understand the importance of sustainable HRM practices for innovation (radical and incremental) in the Telecommunication sector. The results also emphasize the mediating role of organizational culture between sustainable HRM and innovation.

Keywords- Sustainable HRM, radical and incremental innovation, cultural dimensions, strategic HRM, sustainable HRM practices

48. Social Media Marketing: The Effect of Information Sharing, Entertainment and Emotional Connection toward Purchase Intention of customers

Dr. Muhammad Suhail Sharif, Bilal Latif, Muhammad Sajjad

Department of Management Sciences, Islamia University Bahawalpur, Pakistan

Presenting Author's Email: Bilallatif777@gmail.com

ABSTRACT

Instant communications through social media platforms have enabled consumers to create, publish and share content, data and information regarding brands and products. It is crucial to examine its marketing power by

investigating the user's attitude towards the brand and purchase intentions influenced by the functions of social media. Thus, the purpose of this study to examine the effects of information sharing, peer pressure, entertainment and emotional connection in a social media setting on the user's attitude toward a brand present in social media thereby influencing their purchase intentions from the brand. The data for the study was collected from the general public of Bahawalpur City mostly students and employees. A structured questionnaire was used to collect the data. The IBM SPSS software is used for the analysis of data which is collected through questionnaires. Different tests are used to analyze data, these tests include descriptive of the variables, the correlation, and regression analysis to check the variables and reliability and validity tests are also done to check the reliability of the questionnaire. Results of the paper show that sharing information through social media and providing entertainment through social media can influence the purchase intention of customers to the brand where on the other hand there is no impact of emotional connection in the purchase intention of the customers. The paper confirms that the use of social media is beneficial for both users and marketers. The marketer should update their social media network to gain maximum advantages from social media marketing by providing entertainment to their customers and also provide maximum knowledge about their products on a daily basis.

49. Does social media browsing and usage intensity impact on impulse purchase? A study of f-commerce

Dr Imran Khan, Hafiz Muhammad Farhan, Dr Abou Bakar, Noor Sehar Ali

Presenting Author's Email: dr.imran.khan@outlook.com

ABSTRACT

With the emergence of web 2.0 and enhanced familiarity of social media, an innovative form of e-commerce has been emerged known as Facebook commerce (f-commerce). Numerous researches are conducted to evaluate the factors that influence the social media browsing and intensity of usage, however, few researches are available that evaluate the influence of social media browsing (specifically Facebook) and usage intensity on impulse buying and how these factors urge consumers to purchase. Moreover, the current study examined the moderating effect of gender as well. Utilizing the SOR (Stimulus-Organism-Response) paradigm, quantitative analysis was performed on the data collected from Facebook users selected randomly. Most of the proposed hypotheses were statistically significant. Moreover, gender significantly moderates the relationship between urges to purchase and impulse buying. The results of the current study can provide guidelines to the online business marketers in the formulation of their social media policies and strategy and develop an understanding of the impulse buying behavior of consumers.

50. Antecedents of customer experiences and their impact on customer loyalty: A study of small and medium-sized enterprises (SMEs)

Dr Imran Khan, Dr Abou Bakar, Tauqir Ahmad Ghauri, Hassan Ahmed

Presenting Author's Email: dr.imran.khan@outlook.com

ABSTRACT

The current study discussed the antecedents of customer experiences and their impact on customer loyalty in small and medium-sized enterprises (SMEs). The large enterprises use technology to provide a good experience to their customers while small firms use direct means of communication and interaction with their customers personally to provide a sense of reliability and trust. As organizations, customers also seek intention from their product/service providers in return for their loyalty. Hence, social relationship and personal care are two pillars of relationship

marketing which are important in customer experience. Data was collected from 250 current customers of SMEs using purposive sampling from district Bahawalnagar, Punjab, Pakistan. Results proved that relationship marketing in small firms plays a unique and necessary role for increasing a small firm's overall performance or to keep it alive in the minds of their customers. Under the guidelines of the current study, small firms can compete with large enterprises. Moreover, SMEs can create and enhance its equity by building strong relations with its customers. Therefore, their unique way of providing customer experiences gives them a competitive edge.

51. Analysis in the mediating effect of customer satisfaction in the relationship between PSQ Elements and Corporate Image in Telecom Sector

Muneeb Iqbal, Mubashir Ali Qureshi, Sabahat Nawaz, Hafsa Rizwan

Bahria University

Presenting Author's Email: mun33biqbal@gmail.com

ABSTRACT

The main objective of this study is to investigate the mediating role of customer satisfaction in the relationship between perceived service quality (PSQ) elements and corporate image. This study is quantitative in nature and targeted towards the telecom sector, which implies the different aspects of PSQ dimensions, customer satisfaction and corporate image of telecom companies. The subscribers of telecommunication companies residing in Islamabad served as the target population and data collection is done using questionnaire PSQ elements served as the independent variable while Customer satisfaction as a mediator and Corporate image has served as a dependent variable. The findings of the study revealed that partial mediation occurs between different elements of perceived service quality and corporate image in the presence of customer satisfaction. The study also validates different studies done in the industrial sector. The findings of this study also imply that Improving service dimensions like (Tangibles, Reliability, Responsiveness, Assurance and Empathy) along with customer satisfaction can help telecom companies to improve their public image in the market.

52. Women Directors and CEO Excessive Compensation

Khalid Waleed, Muhammad Abdul Majid Makki, Umaal Ahmad Khan

Presenting Author's Email: hafizwaleed07@gmail.com

ABSTRACT

CEO compensation packages have a significant role in alleviating the conflict of interest among directors and shareholders in organizations. It has been broadly perceived that compensation packages could possibly assume a significant role in encouraging top management to take high risk. This study would focus on providing evidence of the impact of women's presence in compensation committees on the CEO's whole compensation and excessive compensation. It would further explore the moderating role of women's presence in compensation committees on the CEO's excessive pay-performance relationship. The purpose of this paper to explore whether women directors in the compensation committee improve the committees' objectivity related to set CEOs' compensation packages. The sample consists of Chinese listed firms from 2006 to 2015, and OLS regression was applied as the baseline methodology, and 2SLS regression to control the endogeneity issues. Findings suggest that women's presence in compensation committees is effective in limiting the CEO's whole pay and CEO's excessive pay. This study also finds that women's presence in compensation committees is effective in reducing the positive relationship between CEO's excessive pay and firm performance. Moreover, results show that the governance role of women in the compensation committee on CEO's compensation (including CEO's whole pay, CEO's excessive pay and CEO's excessive pay-performance relationship) varies across sub-national institutional contingencies.

53. Corporate Governance and Firm Value an Empirical Study on Manufacturing Companies Listed on Pakistan Stock Exchange

Aiman Faridi, Dr. Ayesha Shoukat

Department of Commerce, The Islamia University of Bahawalpur

ABSTRACT

This study aimed to contribute to the existing literature in the field by determining the influence of corporate governance measures on firm value in the context of Pakistan. The proxies used for corporate governance measures were as follows: the presence of executive, non-executive and independent directors; board size; the presence of audit committee and presence of human resource and remuneration committee. On the other hand, the proxies for firm value were as follows: MVA and EVA. A sample of 125 manufacturing firms listed on the Pakistan Stock Exchange (PSX) was selected based on their market capitalization and availability of data. Data were obtained for the period 2012-2018 from audited financial reports of selected firms published on PSX and relevant companies' websites. Multiple regression analysis was performed to obtain the results. This study supports the fact that EVA can be a dependable measure in terms of value maximization goal. Firms can escalate this figure by employing the CCG mechanism. Moreover, this study also established a strong association among the CCG variables and MVA as per the findings. In Pakistan, limited studies have related EVA and MVA with corporate governance measures, particularly the board committees.

54. Impact of management control systems on the sustainability of an agricultural small and medium firm with the mediating role of CSR practices.

Muhammad Waqas Ashraf

Department of Management Sciences, The Islamia University of Bahawalpur.

Presenting Author's Email: waqasgujjar315@yahoo.com

ABSTRACT

The purpose of this paper is to determine the impact of management control systems such as self-control and organization's norms on the sustainability of an organization with the mediating role of CSR practices. The study focused on small and medium enterprises in the agricultural sector and how they can be sustainable by using these factors. The design of this study was an explanatory design. This study had a deductive theoretical direction, therefore the core method was quantitative. The sampling type was non-probability purposive convenience sampling. The research design was hypothesis testing where hypotheses were tested through smart Pls. Data collection was done through questionnaires which were closed-ended, 5 points Likert scale questionnaire, 200 questionnaires were distributed among people however, 184 questionnaires were received back after filling. Based on the literature review and analysis, all the hypotheses were accepted which showed that there is indeed an impact of management control systems and organizations norms on organization's sustainability and CSR practices mediates the relationship among variable. Originality in this study is testing the mediating effect of CSR practices on control systems, organizations' norms and sustainability of the firm in the agricultural sector of Pakistan where small-medium enterprises related to the agricultural sector are targeted. There are very little researches that focused on SME'S in the agricultural sector of Pakistan so this study provided a detailed insight into this sector. The study will be of great value to agricultural and SME owners on how they can create sustainability in their firm.

Keywords: Management controls, organizational norms, CSR, sustainability, SME's, agricultural sector.

55. Strategic Financial Management in Financial Firms: Risk Impacts on Intellectual Capital and Competitive Advantage in the Banking Sector

Ramla Sadiq, Dr. Safia Nosheen

University of Management and Technology

Presenting Author's Email: safia.nosheen@umt.edu.pk

ABSTRACT

A fundamental question in corporate strategy and industrial organization is how strategic financial management decisions affect firm performance. While existing literature extensively analyzes the non-financial firm perspectives of strategic financial management, there is very little work on how risk impacts intellectual capital and competitive advantage in financial firms. From a performance perspective, risk management can ensure sustainability and longevity in business. From a practical perspective, survival in any industry also requires establishing and maintaining a competitive advantage. By analyzing risk impacts on intellectual capital and competitive advantage, this framework can be explored. The sample for this study consists of all commercial banks listed in Pakistan, Bangladesh, and Sri Lanka. The time frame of analysis is from 2008 to 2018. For dependent variables, this study will determine the impact of risk exposure, measured as insolvency risk and credit risk. Insolvency risk is calculated by Z-Score (return on assets + capital ratio)/standard deviation of return on assets. Credit risk is measured as total equity divided by net loans, and impaired loans divided by gross loans. Intellectual capital is to be measured by Pulic's Value Added Intellectual Capital (VAIC) while the competitive advantage is measured as firm-specific profits. For the robustness measure of the bank, performance is CAMELS rating, value is to be measured as Tobin's Q. Control variables in this study include firm-level controls – leverage and firm size, industry-level controls – industry concentration, and country-level controls – GDP per capita. The results of this study will have both theoretical and practical implications.

Keywords: Competitive advantage, intellectual capital, performance, risk exposure

56. The effect of Customer Hope on Online Repurchase Intention: Mediating role of Customer Engagement

Qurrat-ul-ain Khalil, Dr. Salman Yousaf

Institute of Banking and Finance, BZU Multan

Presenting Author's Email: annie_ims@yahoo.com

ABSTRACT

The digital marketplace is growing at an exponential rate. The ease and widespread access to the digital marketplace have elevated the trend of online shopping. This has given rise to cut-throat competition in the digital world which poses a serious challenge for online marketers to attract and retain online consumers. Our study focuses on the psychological and behavioral aspects of consumers such as customer hope and customer engagement that are responsible for online repurchase intention. The aim is to aid digital marketers in formulating such strategies so that they can retain their online customers. A pretested online questionnaire was devised and disseminated to collect primary data from online consumers. The online Pakistan store chosen for our study is Daraz.pk. The collected primary data were analyzed using various analytical and statistical tools which include reliability analysis, descriptive statistics, regression analysis, and moderation analysis. Results gave useful insights into the proposed relationship of chosen variables. Results show that customer hope has a significant impact on online repurchase intention. It is also established that customer hope is positively related to customer engagement. Findings also highlighted that customer engagement plays a mediating role between customer hope and online repurchase

intention. The direct relationship of customer hope and online repurchase intention has not been explored in-depth whereas customer hope is an important instigator of online repurchase intention among customers. Also, the mediating role of customer engagement has not been verified in any previous study which is an important construct of consumer behavior. The findings of our study aim to help digital marketers in devising strategies that can target customer hope and customer engagement in order to ensure repurchase intention among online customers.

Keywords: Customer hope, online repurchase intention, Customer engagement, Digital Marketing.

57. Occupational stress and its outcomes: Moderating role of Emotional intelligence in Non-Government Organizations of Pakistan.

Sunbul Naeem Cheema

Department of Management Sciences, The Islamia University of Bahawalpur.

Presenting Author's Email: sunbulnaeemcheema@gmail.com

ABSTRACT

The output of non-governmental organizations (NGOs) is mainly based upon the performance and efficiency of completing different projects. NGOs in Pakistan operate in diverse fields including health, education, women empowerment, etc. The job of the NGOs tends to be stressful due to security issues, psychological strains, organizational structures and various roles of the employees. This study investigated the explored occupational stress and its outcome in the form of employee engagement at work; furthermore, the research investigated that how emotional intelligence buffers the impact of occupational stress on employee engagement, as being the moderator. The conservation of resource theory (COR) is applied to explore the relationship of occupational stress and its outcomes in non government organizations of Pakistan. Data is collected from 346 employees (middle level) of NGOs. A stratified sampling technique was used in order to collect the data. The study makes use of quantitative analytics to test the hypothesis. A positivist approach is adopted for the study as it follows a well-defined structure for the topic under study. Regression and Correlation analysis is used in the research to study the relation between the variables. The study finds the impact of occupational stress on the engagement of the employees in NGOs and this relationship is moderated by four constructs (relationship management, social management, emotional intelligence, self-awareness, and self-management) of Emotional intelligence. The study concludes that the level of occupational stress, lower the engagement of employees. This study also concludes that the relationship between occupational stress and low engagement is weak in the employees having high emotional intelligence. The current study is limited to middle-level management; future research can be further extended to all levels in the organization. Employee engagement as a single outcome off occupational stress is analyzed other outcomes may be explored in future researches. This study contributes to the literature of occupational stress and its outcome in the shape of engagement with an individuality of how emotional intelligence moderates this relationship. The study supports the results of the growing scholarly work on the phenomenon. This research provides insight for organizations' management and for individuals to incorporate emotional intelligence effectively to deal with the stress without being depleted. Additionally, recommendations are provided for NGOs to enhance organizational performance through employee engagement and emotional intelligence. This research explored and analyzed the relationship between occupational stress and engagement and emotional intelligence in a different dimension. Further, the non-governmental organization remains largely unexplored in this area.

Keywords: Occupational stress, Emotional Intelligence, Employee engagement, Non-government organizations, Conservation of resource theory.

58. Audit Fees and Shareholder Wealth: Evidence from Pakistan

Zunaira Mushtaq, Dr. Amna Noor

Department of management Sciences, The Islamia University of Bahawalpur.

Presenting Author's Email: zunairamushtaq1512@gmail.com

ABSTRACT

This study examines the relationship between audit fees and shareholder wealth. This study is important for investors because they make decisions on the basis of the future return of firms. It aims to protect investors and guide them to make rational decision making in their investment choices. The initial results suggest no significant relationship between audit fees and shareholder's wealth. The results remain robust for all firms irrespective of their firm size. The current study further focuses on positive and negative abnormal fees by using an audit fee prediction model to see its impact on the firm's returns. The empirical result shows that negative abnormal fee doesn't have an impact on a firm's stock returns which implies that shareholders don't care about firms which are paying less than average audit fee. Whereas, positive abnormal fee shows significant negative relation with future returns for small firms and doesn't no such relation for big and small firms. The result implies that a shareholder doesn't hold the stock of small firms which are paying audit fee more than average audit fee.

59. The Existence of herd behavior in Investors: A case study of Pakistan Stock Market

Ayesha Tanveer, Muhammad Fahad Khan, Muhammad Ahmad Fawad

**Department of Management Sciences, National College of Business Administration & Economics,
Bahawalpur**

Presenting Author's Email: ayeshatanveer033@gmail.com

ABSTRACT

The purpose of this study is to explain the irrationality of investors in Pakistan Stock Market based on the detection of one of the stock market anomalies; herd behavior. Numerous market anomalies have been identified and analyzed in the different stock markets of the world in order to unfold the reason behind the investor's irrational choice of decision. This study is undertaken to examine that either Pakistani investors follow herd behavior or they make a rational decision. The paper uses the Panel data regression model and Cross-Sectional Absolute Deviation (CSAD), an approach developed by Chang *et.al* (2000) to identify the presence of herding in the stock market. Augmented Dickey-Fuller (ADF) test is applied to examine the stationarity of data. Descriptive statistics are also used to assess the shape and spread of data distribution. Total 18 companies in Pakistan Stock Exchange are chosen as a sample on the basis of their market capitalization and availability of information. The paper does not take into account the impact of herding on the performance of the stock market and the scenarios in which herding exists. Before making an investment in Pakistan stock markets, investors should be aware of their irrational decision based on herding and the financial decision should be taken on the basis of facts and logic. This research will be helpful for individual investors, investment companies, Government and other regulatory bodies to know the inefficiency of the stock market and to make rational decisions.

Keywords: Market efficiency, stock market anomalies, herd behavior, Pakistan Stock Exchange.

60. Mediating Role of Working Capital Management in the Relationship of Corporate Governance Measures and Firm Performance: Panel Study from Pakistan

AWAIS JAVEED

Presenting Author's Email: awaisjaveed@uog.edu.pk

ABSTRACT

Corporate governance and working capital management are considered two critical areas of corporate finance. The aim of the study is to analyze the mediating effect of working capital management (measured through cash conversion cycle and current ratio) in the relationship of corporate governance (measured in terms of board size, board independence, CEO duality, audit committee independence, and ownership concentration) and firm performance (gaged through return on assets). Moreover, the study also analyzed the direct impact of corporate governance and working capital management on the performance of the firms. Financial data of 140 non-financial firms listed in the Pakistan Stock Exchange from 2008 to 2015 served as the sample for the study. Data has been analyzed using a structural equation model. In the direct impact of corporate governance on firm performance, the study found that board size affects firm performance positively whereas CEO duality and audit committee independence have a negative impact on the profitability of firms. For the second relationship, i.e. the impact of working capital management on firm performance, the study reported a significant negative and positive impact of cash conversion cycle and current ratio on firm performance respectively. Finally, the mediating effect of working capital management has been tested by using the approach suggested by Preacher and Hayes (2008). The findings revealed that the current ratio partially mediates the effect of board size and CEO duality whereas fully mediates the effect of ownership concentration on firm performance. The other variable of working capital management i.e. cash conversion cycle has not shown any mediating effect in corporate governance and firm performance relationship. Stakeholders should interpret financing patterns and their consequences by keeping an eye on governance attributes too. The corporate managers should consider the impact of leverage on the value before adjusting the debt levels and also understand how internal governance mechanisms affect the firm value. Investors should invest in highly levered companies to ensure high capital gains but at the same time have to consider corporate governance attributes to account for comparative choice between available investment opportunities.

Keywords: Corporate Governance, Working Capital Management, Firm Performance, Non-Financial, Pakistan Stock Exchange

61. Contribution of Indirect Taxes on Goods to Economic Growth of Pakistan (1972-2018)

Wajahat Rehman¹, Dr. Raza Ali Khan²

¹ **Institute of Business Administration (IBA), University of Karachi, SZABIST**

² **Department of Civil Engineering, NED University of Engineering & Technology, Karachi, Pakistan**

Presenting Author's Email: wajahatRehman1@hotmail.com

ABSTRACT

Economic growth is influential to the change in indirect taxes imposed by the government on the production/consumption of goods. This paper tends to identify the empirical relationship between indirect taxes – i.e. federal sales tax, federal excise duty and customs duty, and economic growth of Pakistan. For these purposes, annual time series data from 1972 to 2018 is used. The objective of the study is to evidence the long-run and short-run relationship of federal sales tax, federal excise duty and customs duty along with economic growth. Augmented Dickey fuller unit root tests are used to check the stationarity of each variable. Johansen Cointegration Test is

performed to identify the cointegration among variables. Vector Error Correction Model (VECM) is used to estimate the long-run and short-run relationships among these variables. The result of the study shows that there are 2 cointegrating equations among variables. GDP Lag5, GDP Lag6, ST Lag1, ST Lag5, and FE Lag4 possess a positive impact on the economic growth of Pakistan. However, GDP Lag2, FE Lag6, and CD Lag7 possess a negative impact on the economic growth of Pakistan. However, previous years deviations from long-run equilibrium are corrected in the current year at an adjustment speed of 33% and 18% for GDP and ST, respectively. Since sales tax has a positive impact on economic growth whereas federal excise duty and customs duty has a negative relation, therefore, it is advisable to form policies that contribute to economic growth instead of restricting it. As of published statistical records of 2018, sales tax, federal excise duty, and customs duty contribute 65 percent, 9 percent, and 26 percent, respectively, to total indirect taxes. This collection structure is required to be rationalized to boost economic growth.

Keywords: Indirect tax, federal sales tax, federal excise duty, customs duty, GDP, VECM, economic growth, Pakistan

62. Corporate governance and financial constraints: Evidence from an emerging market context

Muhammad Farooq, Dr. Amna Noor

Department of Management Sciences, The Islamia University, Bahawalpur

Presenting Author's Email: alihussnain155@yahoo.com

ABSTRACT

This article examines the impact of corporate governance practices on a firm's financial constraints in the context of a developing economy. Using a large sample of PSX listed firms during 2010-2018; we cover audit committee, board structure and ownership structure as a board governance mechanism to investigate its possible association towards financial constraints measures through KZ Index. We also investigate the possible impact of financial variables on financial constraints. By employing the random effect logit model, we conclude that cash flow and free flow have fundamental to escape from financial constraints situation. Among governance variables board participation, family, foreign, institutional and concentrated ownership shows a significant relationship towards financial constraints. The findings suggest that there is a need to strengthen the role of an audit committee and board structure mechanism in mitigating agency cost, and information asymmetry and improving disclosure then indirectly lessen the financial constraints of the firms.

63. The Role of quality of Work Life in Organizational Citizenship Behavior in Education Sector: A Mediating Role of Motivation

Dr. Muhammad Suhail Sharif, Muhammad Mohsan Jamil, Muhammad Sajjad Khan³

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: mohsan29@hotmail.com

ABSTRACT

The purpose of the study is to investigate the impact of the quality of work-life on organizational citizenship behavior and the connection of the employee's motivation between the quality of work-life and organizational citizenship behavior in the education sector in Pakistan. As an empirical test of the proposed conceptual model, the quantitative research survey method was conducted on 372 individuals/Employees from the education sector. This

examination finds a positive connection among measurements of quality of work-life (QWL) and organizational citizenship behavior (OCB). Quality of work life has a positive significant relation with organizational citizenship behavior. Motivation is a strong positive predictor of organizational citizenship behavior. When there is an increase in the quality of work-life the organizational citizenship behavior also increased. If the quality of work-life will be better the employee would motivate more. There is an immense role in the motivation of the citizens of the organization. When the workforce of any organization leads to the motivation, then their productivity and their behavior automatically switched in a positive direction and they motivate to stay with that organization. In the real-life implications, this study declares that the workforces of the public postgraduate institutes of Bahawalpur are good in motivation due to their quality of work-life and as they are more motivated, this indicates that they have good behavior. Educational organizations are the organizations where the characters and the mental caliber of the students are developed. When the employees would have good behavior then they will also give it to their young ones. This is the symbol that the development of the nation is directly related to the behavior of the employees of the educational sector just like the motivation is directly proportional to citizenship behaviors. This study is first to analyze the quality of work-life and motivation of employees and their consequences for organizational behaviors in the Education Sector. Furthermore, this study is first to decide the effect of motivation on organizational behavior.

Keywords: Quality of Work Life, Motivation, Organizational Citizenship Behavior

64. The Impact of Financial Reporting Quality on Investment Efficiency in Non-Financial Firms

Javed Iqbal, Areeba Khan

Department of Management Sciences, The Islamia University of Bahawalpur.

Presenting Author's Email: javedmaaz@gmail.com

ABSTRACT

The purpose of this study is to investigate the impact of financial reporting quality on corporate investment efficiency. We have examined that firms with better and more financial reporting quality which is related in the opposite direction with the inefficiency of the investment and termed as over-investment and under-investment. Investment decisions play a vital role specifically not only for firms but also for the economy in general. No doubt, investment volume matters but the firms must emphasize the quality of the investment and financial reporting. Without having sufficient and reliable market reporting, no investment decision can be made that can benefit the firm. In this study, the quality of financial reporting has been examined in making wise investment decisions. An explanatory quantitative research design is used to postulate the model in automobile firms listed in PSX for a period from 2005 to 2018. Our results show that firms having higher values of financial reporting quality have higher investment efficiency. Better financial reporting quality creates trust and confidence among the shareholders and the potential investors due to which further improvements in the efficiency of investment is possible. Further studies are needed to examine the investment efficiency through corporate governance in other non-financial firms in Pakistan. Firms' Financial Reporting Quality has been investigated to find out its role and Investment Efficiency. It is postulated that firms with better financial reporting quality, show better investment efficiency. This study is conducted to help the firms to improve their quality of reporting to enhance the efficiency of investment in the firms.

Keywords: Investment efficiency; overinvestment; underinvestment Management Characteristic, Investment inefficiency, Financial Reporting Quality.

65. Financial & Operating Working Capital: Unraveling Obscured Portion of Balance Sheet

Kashif Saeed, Areeba Khan

Department of Management Sciences, The Islamia University of Bahawalpur.

Presenting Author's Email: Kashifgsc@yahoo.com

ABSTRACT

The purpose of this study is to provide a new obscured aspect of financial working capital in working capital management and investigate the association between financial and operating working capital with business performance. This paper also examines the interacting effect of net cash flow on this relationship. The current study introduces a modification in cash conversion cycle by taking concealed trade advance payments. This study employs fixed effect regression model, covering a sample of 18 Automobile sector companies, listed at Pakistan Stock Exchange (PSX) for the period of fourteen years from 2005 to 2018. Modified cash conversion cycle (mCCC) is introduced & empirically tested with 252 firm-year observations. The regression results show, a convex association between OWC & FWC, with business performance, in dearth of internal cash. However, after taking interacting effect of internal availability of cash, only FWC relation has become concave. The result also shows that mCCC provides a more realistic view of OWC. The current study has considered, concealed trade prepayments only, further research could include other components in mCCC. The findings suggest that managers should separately deal operating & financial working capital. Firms' performance can be enhanced, if Finance Manager Take account internal cash of the firm. In case of deficiency (sufficiency) of it, he should work to decrease (increase) the investment amount in operating working capital (financial working capital). This paper adds new dimension & avenues for further research in the field of working capital by separating it into operating and financial working capital.

Keywords: Financial working capital, Operating working capital, Trade advanced payments and modified cash conversion cycle (mCCC).

66. The Determinants of Consumer's Intention Towards Adoption of Mobile – Commerce in Pakistan

Muhammad Waseem, Muhammad Suhail Sharif, Sajjad Khan

Department of Management Sciences (DMS), The Islamia University of Bahawalpur

Presenting Author's Email: waseemiubbwp@gmail.com

ABSTRACT

In this paper, the purpose of the investigation is to determine the average revenue per user of the adoption of M-commerce in the Pakistani market and also analyze the connection between determinants of consumer's intention (perceived usefulness, perceived ubiquity, social influence, and compatibility) towards the adoption of Mobile Commerce. The conceptual framework proposed for empirical testing, the quantitative research, gathers the data by manually distribute the questionnaire and made an online survey of sample 306 in Pakistan, Bahawalpur. And use the technology acceptance model which supports the mediating variable (PU). Perceived ubiquity has the strongest effect on intention towards the adoption of mobile commerce under the mediating role of perceived usefulness. People's intention towards the adoption of m-commerce increases due to perceived ubiquity of technology which this relation control by perceived usefulness, it enhances the performance of adoption of m-commerce. And this premise accepted under the results of correlation & regression analysis and has a significantly positive relationship between these instruments. The theory was that social influence has a positive effect on intention towards the

adoption of mobile commerce. The intention towards the adoption of m-commerce rise of individuals due to socially influencing by friends, family, environment, internal and external forces, etc. with the mediation influence of perceived usefulness and also control that relation. The compatibility has a confident influence on intention towards the adoption of mobile commerce under the mediating part of perceived usefulness. The adoption of m-commerce will increase due to the high compatibility of the system between technology and customers in the target population. Hypothesis accepted the finding of correlation and regression analysis. The social influence has a positive impact on intention towards the adoption of m-commerce. Social influence has a direct impact on the adoption of mobile-business. Thus, the adoption of m-commerce is positively affected by the determinants of consumer's intention. The limitations are the target population is the including students and employees of IUB two departments and UBL Bank we considered students as actual users while in reality situation may be different. Sampling techniques using a simple random sampling method could be a limitation of our study because the respondents we are choosing on a random basis may not be reliable. So, in future other sampling methods should be chosen which can represent the whole population. Due to time limitations, we conducted this study in southern Punjab, Bahawalpur. In nowadays the implication, the adoption of m-commerce of the IUB departments and Banks of Bahawalpur are good in perceived ubiquity, social influence and compatibility due to the perceived usefulness of M-commerce and they are motivated. Further research can be done by other variables using mediating or moderating variables. Longitudinal studies can be performed in a different way. This study could also apply in the B2C, B2B, and B2G in a different context in different countries by different models proposing. There is a huge amount of advantages to mobile users and Pakistan telecommunication companies. It implicates that managers consider the compatibility strong indicator for the user of mobile commerce and they should enhance your productivity by lifestyle, beliefs, and experience to reliable with user expectations. (PU) is a good effect on the application and services of m-commerce and these give an awesome amount of revenue. Managers seek from their environment, people's lifestyle and how they socially influence by anything which enhances the performance to accept the special technology because there is a good impact of social influence on the implementation of m-commerce. Mobile commerce includes the application about that technology use everywhere, anytime. This study is first to analyze the distinct effect of perceived ubiquity, social influence, and compatibility towards the adoption of mobile commerce. It also presents the first study to investigate the unique effect of perceived usefulness as a mediating variable. Proposed the hypothesis for appropriate statistical analysis to investigate the relationship between determinates of consumer's intention towards the adoption of m-commerce.

Keywords: Adoption of M-commerce, technology acceptance model, perceived usefulness, perceived ubiquity, social influence, and compatibility.

67. Determinants of Corporate Governance and its impact on Earnings Management: An study of Pakistan Stock Exchange of Manufacturing Sector

Samreen Ramzan Bhatti, Dr. Ayesha Shoukat, Aiman Faridi

Department of Commerce Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: samreenramzan20022gmail.com

ABSTRACT

The purpose of this paper is to examine the determinants of corporate governance and its influence on earnings management reported in the annual reports of manufacturing companies during 2013-2018 on the manufacturing sector of Pakistan Stock Exchange (PSE). Annual reports of the manufacturing sector of Pakistan Stock Exchange for the year 2013-2018 were analyzed using multiple regression. Earnings management is calculated through the cash flow method for the period of 2013-2018. Consistency with expectations, corporate governance significantly impacts earnings management (significant at 5% level). Multiple regression analysis revealed that No of independent directors, board independence, board meetings, total board meetings significantly affects the earnings

management. However, board diversity, CEO, presence of audit committee, audit independence and audit committee size have no significant impact on earnings management. The main contribution of this paper is to provide evidence about the determinants of corporate governance after the introduction of a code of corporate governance practices in Pakistan and the relation of corporate governance on earnings management of the manufacturing sector of Pakistan. The findings appear to suggest that the government efforts in promoting Corporate Governance in Pakistan have had a positive impact on Earnings Management disclosed in annual reports. The results also imply that good governance leads to a low level of earnings management which ultimately leads to higher profitability.

68. Gender Inequalities at the Workplace in the Private Sector of Pakistan with Mediating Role of Poor Human Resource Policy Implementation

Naeem Sadiq

Department of Management Sciences (DMS), The Islamia University of Bahawalpur

Presenting Author's Email: nsadiq158@gmail.com

ABSTRACT

Gender inequalities at the workplace in the private sector are a world phenomenon, but in the developing states, the level of the gender inequalities and gender biasedness at the workplace in the private sector is high. Pakistan is one of the developing states of the world; therefore, employees at the workplace have to face the discriminating behavior from the employer and special from the HR department. Resultantly, the HR department is the basic department in the private sector which is held responsible for gender inequalities. Moreover, women employees are deprived of their rights in the private sector of Pakistan as compared to the men employees. The basic problems in the way of equality at the workplace are the lack of implementation of policies and rules and regulations by the HR department as well as the heads of the organization. Women employees have mostly treated unequally at the time of recruitment, determination of salary and promotion. It is the need of the hour to implement the policies which are formulated for equality at the workplace.

Keywords: Gender inequality, HR department, Workplace, Policy implementation.

69. Understanding of Servqual Model and Effect on Customer Satisfaction

Meshal Pervaiz, Daniyal Irshad

Department of Economics and Business Administration, University of Education Lahore (Multan Campus)

Presenting Author's Email: Meshalpervaiz1996@gmail.com

ABSTRACT

The main purpose of the research is to find out the effect of the main dimensions of a well-known SERVQUAL model in relation to the level of customer satisfaction. It is specifically dealing with national banks. To collect data, a specialized questionnaire has been developed for achieving the aim of the research. A sample of 175 individuals has been taken. All the data collected was been processed through software known as SPSS, which is an abbreviation of Statistical Package for Social Sciences to find out the following results. It has been established that there is an effect of the main dimensions of the SERVQUAL model on customer satisfaction level. It has been recorded that on each stage, the level of satisfaction varies. It is recommended that better services should be given to the customers regardless of the conditions. To ensure consistent betterment in the customer satisfaction level, it is idealistic to predict customer preferences.

Keywords: Services, Quality, SERVQUAL, customer satisfaction

70. Does Intelligent Quotient (IQ) Predict Job Performance and Satisfaction? A Study on Moderating Effect of Personality Types

Muhammad Hamid Murtza

Presenting Author's Email: hamidmurtza@yahoo.com

ABSTRACT

The purpose of the study was to investigate whether the Intelligent Quotient (IQ) of an employee can be a predictor of his job performance and satisfaction. The moderating effect of personality types has also been investigated. Drawing on Trait Theory an individual level conceptual model has been developed which links personality dimensions to job performance through satisfaction. A sample of 378 respondents from 10 Universities was taken from Lahore to find out the results. A moderated mediation test was applied to test the underlying impact. The study concluded that Intelligent Quotient (IQ) is a predictor of employee's job performance and satisfaction. Moreover, Personality Types (A/B) moderate the stated relationship. The findings of this study will help the Management of the institutions to have informed decisions regarding hiring employees in terms of personality types and Intelligent Quotient.

71. Impacts of Islamic Business Ethics on Innovation

SAMREENA AKBAR KHAN, Dr. Haiz Iftkhar Ahmad

Department of Islamic Studies, Islamia University Bahawalpur (Pakistan)

Presenting Author's Email: samrinakhan2@gmail.com

ABSTRACT

Islamic Scholars have critically examined the modus operandi of Islamic business and its Ethics. It provides an impetus for the present scholarly study. The aim of this study is the search for the compatibility of business innovation or creativity with Islamic work Ethics. The proper relationship of Islamic Work Ethics with Innovative capability was accessed by a valid questionnaire. A list of 150 Questionnaires was given in the Uni-lever company branch situated in Rahim Yar Khan and 120 were received back. The data were analyzed by SPSS (version 15) Statistical Package of Social Sciences. These results represent an optimistic relationship between Islamic Work Ethics and Innovative Capability. Today Innovation is indicative of business Advantages and has become an Essential Requisite to Globalization. In the above scenario, every Tom Dick and Harry need to know what Islamic business advantage is, what its ethics are and how we can confide in it while applying Innovative Capability. This Article expected to support the vision into determinants of Innovative Capability.

72. Impact of Entrepreneurial Competencies on Entrepreneurial Motivation: The Moderating Effect of Entrepreneurship Education

Hafiz Muhammad Ammar Zafar¹, Javed Iqbal², Amara Kanwal³

^{1,2}Department of Management Sciences, The Islamia University of Bahawalpur

³Hailey College of Banking and Finance, University of the Punjab

Presenting Author's Email: hafizammarzafar@gmail.com

ABSTRACT

The aim of the research is to investigate the impact of Entrepreneurial Competencies on Entrepreneurial Motivation of business students. Moreover, the role of Entrepreneurship Education is observed as a moderator between

Entrepreneurial Competencies and Entrepreneurial Motivation. A cross-sectional data collection approach was used, wherein 329 questionnaires were used for data analysis. The respondents were enquired about their agreement or disagreement of statements pertaining to Entrepreneurial Competencies, Motivation, and Entrepreneurship Education. Results revealed that Entrepreneurial Competencies are a significant predictor of Entrepreneurial Motivation. Students having more Entrepreneurial Competencies are more motivated towards entrepreneurial endeavors. This relationship becomes strong in presence of Entrepreneurship Education. This research paper adds to the existing knowledge of entrepreneurial education by testing its moderation effect on students' competencies and entrepreneurial motivation. This study faces some limitations specifically related to the small size and cross-sectional research design. Future researches assumed to overcome these limitations. The findings of this research may be valuable for educators, policymakers, and university administrators. With the realization that development of entrepreneurial activities is one of the significant ways to boost up economy, overcome the economic crisis, and resolve unemployment issue, this study will help them to understand that better entrepreneurial competencies along with entrepreneurial education help motivate more and more people to be engaged in entrepreneurial activities. Hence, it urges on adopting pedagogy for developing Entrepreneurial Competencies for enhancing Entrepreneurial Motivation. As business students are considered potential entrepreneurs so it is important to investigate such factors that enhance Entrepreneurial Motivation among them. This paper evaluates students' Entrepreneurial Motivation in a developing country like Pakistan where very little research was previously conducted.

Keywords - Entrepreneurship, Entrepreneurial Motivation, Entrepreneurial Competencies, Entrepreneurship Education

73. The Effect of Ethical Leadership on Burnout: The mediating role of perceived supervisor support and trust in leader

Muhammad Nouman Akhtar

Presenting Author's Email: noman63000@gmail.com

ABSTRACT

The purpose of this paper is to investigate the impact of ethical leadership (EL) on burnout (BO) among resident nurses using perceived supervisor support (PSS) and trust in leader (TL) as mediators. The authors used surveys based on questionnaires to collect data from 310 resident nurses in teaching hospitals in Pakistan. The data were analyzed using a hierarchical regression technique. The results show that ethical leadership has an impact on burnout through PSS. However, Trust in leader (TL) also mediates the relationship between ethical leadership and burnout. The data for this study was collected at one point in time (Cross-Sectional Data) and it has more practical implications for the supervisors in hospitals and other organizations. The study adds information on the effect of ethical leadership on burnout. In addition, this is the first study to consider trust in leader and PSS as intervening variables to the ethical leadership and burnout relationship.

Keywords: Ethical leadership, burnout, perceived supervisor support and trust in leader.

74. Can Negative Effects of Abusive Supervision on Knowledge Sharing be Minimized? A Conservation-of-Resources Perspective

Nain Tara, Dr. Imran Manzoor

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: nain.tara@iub.edu.pk

ABSTRACT

The purpose of this paper is to examine the effects of abusive supervision on knowledge sharing behavior. By applying Conservation of Resource (COR) theory, this study further explores the moderation of self-enhancement

motives along with the mediation of psychological capital and emotional exhaustion between abusive supervision and knowledge sharing behavior. The hypotheses were tested applying SEM on empirical data collected through a survey of full-time bank employees in Pakistan. The results of the sample indicated that there is a negative relationship between abusive supervision and psychological capital. And the main effect of abusive supervision on knowledge sharing is also negative via the mechanism of loss of psychological capital. Furthermore, the self-enhancement motive moderates the main effect such that it mitigates the negative relationship when the self-enhancement motive is high. Given the importance of knowledge management in this competitive environment, research suggests that organizations must invest efforts to enhance knowledge sharing to achieve effectiveness. Moreover, individual motivational factors and leaders' behaviors should not be overlooked.

75. Innovation and Entrepreneurial Motives in the Restaurant Sector: Internal and External Barriers to Implementation

Tariq Mehmood ^{1,2}, Maria Javed ², Muhammad Jamshed ²

¹USP-CASE National University of Science & Technology, Islamabad

²Department of Commerce, Bahauddin Zakariya University Multan

Presenting Author's Email: tariqmg70@gmail.com

ABSTRACT

Research in the hospitality sector reveals that innovation and entrepreneurial motives are essential for the long-term survival of a restaurant or café. With the growing trend of hoteling, this is the need of time to implement more and more innovative ideas on a restaurant to compete with international restaurant chains. However, implementing something new never remains an easy task and always there are hurdles produced either by internal staff or by the customers. Thus, this research has been carried out to learn which innovation type effect more to internal staff and which to the external customers. Data were collected through a questionnaire filled by the restaurant owners of Multan and Islamabad. Questionnaire-based on four categories of innovation ideas and their effect on internal staff and customers. Results reveal that maximum staff resistance faced in innovating food and production and maximum no acceptance of customers faced due to technology adoption when four types of innovations were tested that are. a) Food and Production b) Interior and Exterior Designing c) Technology Adoption and d) human resources. This study presenting new insights into innovation and entrepreneurial activities for the restaurateurs.

Keywords: Innovation, Entrepreneurial, Restaurant, Hoteling, Technology

76. Impact of Leader Member Exchange (LMX) on Employee Productivity, the mediating role of Employee Motivation and the moderating role of Job Involvement.

Moez Ul Hassan, Hunza Kainat Abid, Zahra Kalsoom, Mukhtar Raza, Umair Hassan, Mahnoor Amjad, Iqra Raheel

Bahauddin Zakariya University Multan Pakistan.

Presenting Author's Email: ch.moez1996@gmail.com

ABSTRACT

This study illustrates the relationship between LMX and Employee Productivity and the role of Employee Motivation between the above two having a relationship with Job Involvement. Previous researches showed only the relationship of LMX and employee motivation but it was not the final outcome. We studied it to the final level that is the productivity of the firm. Data was collected through a sample of 213 respondents using convenience

sampling due to time and budget constraints. The major sample subjects were the bankers who responded to our questionnaires. This research shows that LMX has a positive relationship on employee productivity and employee motivation carries the positive effect of LMX on employee productivity. Leader Member Exchange (LMX) is our primary focus, The Leader member exchange (LMX) theory is a relationship-based way to deal with an initiative that spotlights on the two-route connection among leaders and subordinates. Through our research, companies may have aid that they work according to our framework and can have higher productivity in their respective fields.

Keywords: Leader Member Exchange (LMX); Employee Motivation; Employee Productivity; Job Involvement.

77. Effect of Dividend paying behavior and corporate governance on Firm's performance: Evidence from Pakistan

Ulfat Abbas, Dr. Owais Shafiq

Department of Management Science Islamia University Bahawalpur

Presenting Author's Email: ua19880@gmail.com

ABSTRACT

This study examines the impact of corporate governance, dividend-paying behavior on financial performances. The study uses panel data from a sample of 5 major sectors of Pakistan — cement, textile, board and paper, power, oil and gas. The data for the study spans from 2006 to 2016. The study uses board size and board composition as measures of corporate governance, dividend-covering ratio as a measure of dividend-paying behavior, return on assets and return on equity as a measure of performance, which is the dependent variable. Descriptive statistics and correlation were used for normality test and **Estimated Generalized Least Square (EGLS) model** has been used to analyze the main results. Empirical evidence suggests that corporate governance and dividend paying ability have a positive and significant effect on firm performance in all sectors of Pakistan. The findings of this study help the regulators and policy makers in enhancing the dividend paying behavior and corporate governance, which may lead to improved firm performance in Pakistan.

Keywords: Dividend Coverage Ratio, Corporate Governance, Firm Performance, Non-financial Sector

78. Impact of brand Satisfaction and brand Commitment on Repurchase Intention and loyalty of customers.

Kashaf Jabeen, Anam Bukhari, Qasim Ali, Dr. Sohail Sharif, Dr. Shahid Nawaz⁵

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: mqasim.ali86@gmail.com

ABSTRACT

This study is aimed to identify the impact of different factors including brand satisfaction, brand commitment, brand trust, brand value, brand equity and brand quality on repurchase intention and loyalty of consumers. Additionally, it will also determine that brand satisfaction has a significant effect on brand commitment (affective and continuance) while a brand trust will mediate this relationship. Finally, the results also identify that affective and continuance commitment has a significant impact on repurchase intention and loyalty of consumers of different brands in Pakistan. The quantitative approach was adopted to conduct this study. The questionnaire was used as a research tool to collect data from respondents to identify the impact of different factors involved in repurchase intention and loyalty of customers. The Survey was conducted to consumers of different brands in Pakistan. This study attempts to construct and analyze a framework applicable to repurchase intention and loyalty of customers.

The data was analyzed by SPSS. The findings of this paper support the conceptual model, and the authors identify strong relationships between the focal variables. It is concluded that repurchase intention and loyalty has the reliability with brand satisfaction and brand commitment. The findings of this study may facilitate the business organizations in Pakistan to develop their marketing and sales strategies, making them able to sustain their existing market share and increase it over a period of time and compete with increasing competition in the market and high dynamism in a business environment.

79. Social Media Marketing as Contributor to Buyer's Decision-Making Process, in Clothing Industry of Pakistan

Dr. Muhammad Suhali Sharif, Dilawar Hussain, Muhammad Sajjad Khan

Department of Management Sciences, The Islamia University of Bahawalpur.

Presenting Author's Email: dilawarhussain2748@gmail.com

ABSTRACT

The purpose of the study is to investigate the impact of social media marketing and online selling sites on the consumer decision-making process and the connection of buyers' privacy concerns between social media advertisements and online selling sites in the clothing industry of Pakistan. As an empirical test of the proposed theoretical framework, the quantitative research survey method was conducted through a structured questionnaire in which the sample size is 300 collect from the general public within the premises of south Punjab. This examination finds a positive relationship between social media advertisements and online selling sites on the consumer decision-making process. Social media advertisements and online selling sites have a positive significant relationship with the consumer decision-making process. Buyers privacy concerns have a positive predictor of the consumer decision-making process but evaluation of alternative and social media advertisement are positive but insignificant correlated. The purchase decision and online selling sites are positively and significantly correlated. The purchase decision and social media advertisement are positive but insignificant correlated. The post-purchase decision and social media advertisement are positive but insignificant correlated. The present study explores the impact of social media advertisements and online selling on the consumer decision-making process. Empirical evidence from the current research helps the marketing scholars by adding value in the literature of social media marketing and its impact on buying behavior. Moreover, findings are also helpful for the marketers because it gives them the clear view of social media marketing and its role in the consumer decision-making process .it will help them to attract the consumer through the online selling and advertisement on social media and social networking sites. This study is to analyze the social media marketing, online selling sites and buyers' privacy concerns for contributing to the consumer decision-making process in the clothing industry.

Keywords: Social media advertisement, Buyer privacy concerns, Online selling sites, Consumer decision-making process.

80. Determinants of Customer Reacquisition Model in Telecom Sector; Evidence from Pakistan

Fahad Javed Baig, Dr. Imran Manzoor

The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: Fahad.javed@iub.edu.pk

ABSTRACT

Customers are the revenue streams for any organization. Organizations strive to build, maintain and increase their customer base. Regaining or Reacquiring lost or defected customers is as important as acquiring new ones. In the

era of intense competition, lost customers must be given attention to winning them back. There are various efforts that are made to attract defected customers. In the service sector, better and improved services are the key to satisfy the customers. The purpose of this study is to propose a conceptual framework of factors affecting Customer Reacquisition in the Telecom sector. The current study has used a different model for Customer Reacquisition, using Service Recovery, Peer Influence, Promotional Offers, and Persuasive Advertisement as determinants of Customer Reacquisition. Data were collected through a self-administered survey. Structural Equational Modeling has been used to test the customer reacquisition model, using a sample of 384 telecom subscribers that have changed their telecom network at least once in their customer lifetime. The findings of this study reveal that there is a positive significant relationship between Customer Reacquisition and Service Recovery, Peer Influence and Promotional Offer. Moreover, Persuasive Advertisement plays a moderating role between the relationship of Customer Reacquisition and Service Recovery, Peer Influence and Promotional Offer. All the hypotheses developed in this study are accepted. This study focuses on Customer Reacquisition through certain marketing efforts. Future research can be conducted to assess the impact of some behavioral factors like Relational Bond and Post Switching Negative Behavior. This study is useful for marketing practitioners to maintain and increase their customer base by reacquiring the lost customer. Marketers should adjust their marketing mix strategies to win back the lost customers despite focusing only on acquiring new ones.

Keywords: Customer Reacquisition, Service Recovery, Peer Influence, Promotional Offers, Persuasive Advertisement

81. Antecedents and Consequence of Consumer Attitude towards Counterfeit products: An Empirical evidence from Southern Punjab of Pakistan.

Prof. Dr. Masood-Ul-Hassan, Hafiz Muhammad Rashid Jan, Muhammad Ali, Muhammad Ahmad

Department of Commerce Bahauddin Zakariya University Multan.

Presenting Author's Email: hafizmuhammadrashidjan@gmail.com

ABSTRACT

The aim of this study is to investigate either Pakistani consumers' attitude toward counterfeit products is increasing or decreasing. The researcher majorly wants to know the preferences shifts of the consumers from original to pirated or counterfeit products. Globally, the scale of pirated products is progressing or stepping upward, which may not be a good sign for industries dealing with original products. The counterfeit industry has assaulted the fashion industry, automobiles, cosmetics, shoes and many more. Quite notably, the counterfeit products progressively penetrated the industry from a decade or two. So the purpose of the study is to know about the consumer attitude toward counterfeit products, to conclude the reasons why people so inclined to buy a product which is near to the original. This study is based on a positivist approach and a scientific method is used to test the proposed relationship relationships between constructs. The researcher designed a questionnaire for unbiased data collection. A survey of 252 respondents from southern Punjab was conducted. After yielding the data from respondents, structure equation modeling was applied by using *smart PLS/SPSS* to examine the relationship between constructs. First of all, having university students as a population is justifiable but it may limit the generalization of the dissertation potentially. Taking only students as a sample may affect the general application of the research findings. And moreover, students have low income so findings may be more applicable to the low-income population of people. It doesn't mean that high-income people don't buy counterfeit products they also inclined over the counterfeit products. Results of this study confirm the hypothesized relationships among the variables drawn from the literature. The findings of this study comply with the existing studies, brand consciousness, materialism, novelty seeking and subjective norms are proved as key determinants of attitude towards counterfeit products in southern Punjab. Furthermore, attitude towards counterfeit products directly affects purchase attention. This research specifies the implications in two perspectives, i.e. theoretical and managerial. Furthermore, this study provides practical recommendations to

manufacturers to plan and re-establish their counterfeiting strategies. For example, manufacturers can use complimentary gifts and point-based gifts for value-conscious customers. Different customers may be given with value-based offers. The company should use data analytics to keep track of its customers and provide them with customized discounts.

Keyword: Brand Consciousness, Materialism, Novelty Seeking, Subjective Norm, Attitude towards Counterfeit and Purchase Intention.

82. A review on identified quality dimensions in context to Pakistani Electronic industry

Hafsa Rizwan, Sabahat Nawaz, Muneeb Iqbal, Mubashir Ali Qureshi

Bahria University, Islamabad.

Presenting Author's Email: hafsarizwan94@gmail.com

ABSTRACT

In the global market, quality is regarded as one of the fundamental to establishment proficiency. Quality management (QM) has been recognized as one of the most influential domains for development by various industrial organizations. Many studies have been accompanied by viewing the issues from different aspects of quality management. However, a vast amount of past literature explores the understanding and recognizing the need for the relationship between the industrial procedure and academic information. The concentration in this domain raises the requirement for a systematic literature review (SLR) of most relevant literature that can provide an up to date understanding of the research field. The studies have been reviewed based on the review method which is called Systematic Literature Review (SLR). Based on this approach, all previous studies related to this title have been studied systematically. Thus, this paper aims to do review existing studies in the domain of the Electronics industry with respect to Pakistan, dimensions of quality have been addressed in existing literature and Factors of quality management can influence the performance of electronic firms. This review identifies existing risk mitigation using different tools quality management purposes, functionalities, and limitations. The findings of this review also discuss the different factors influencing firm performance identified in the existing literature.

83. Impact of Decent Work on Women Empowerment: Mediating Role of Subjective Well-Being and Psychological Capital

Prof. Dr. Masood-Ul-Hassan, Muhammad Ahmad, Hafiz Muhammad Rashid Jan, Muhammad Ali, Sonia Akram

Department of Commerce, Bahauddin Zakariya University, Multan.

Presenting Author's Email: muhammadahmad880@gmail.com

ABSTRACT

On the eve of the twenty-first century, due to continuing male dominance, there exists widespread discrimination and gender gaps in Pakistani society which are hindering the progress of women to take an active part in development. It is a common perception in development literature that countries can get considerable benefits for growth and economic development if women become more empowered. The present study while using the online questionnaire and tried to explore the impact of decent work on women empowerment with the mediating role of subjective well-being and psychological capital in Punjab, Pakistan. In this regard, descriptive and correlation analysis, as well as structural equation modeling, were carried out by using IBM SPSS and SMART PLS

respectively. It has been founded that decent work, subjective well-being, and psychological capital have positive relationships with women empowerment. Moreover, research and practical implications, as well as limitations and directions for future research, have also been provided.

84. Fear of Future Violence at work and Job Burnout: A study on the moderating role of gender and Job Control

Akhtiar Ali, Aysha Siddiqui

Bahria University, Pakistan

Presenting Author's Email: akhtiarali.bukc@bahria.edu.pk

ABSTRACT

The objective of the current study is to check the impact of workload and Fear of Violence in the future on Employee Burnout. The study also used the moderating effects of Gender and Job Control in the model. A well-structured questionnaire is adopted to measure the constructs of the model. Doctors and Paramedical staff were approached to participate in the study. Due to the time factor, the convenience sampling method has been applied. The response rate is 58.7%. Linear Regression Method as suggested by Andrew Hayes has been applied for statistical analysis. Empirical results suggest a statistically significant impact of workload and fear of violence on Employee Burnout. Job Control significantly lowered the impact of Workload on Employee Burnout. However, the moderating role of Gender is statistically insignificant in the model. The study is instrumental for Government and private governing hospitals.

85. Impact of Customer Motivation and Customer Owned Resources on Electronic Word of Mouth through Customer Co-Creation-Value, Brand Equity, and Psychological Ownership

Prof. Dr. Masood-Ul-Hassan, Muhammad Ali, Hafiz Muhammad Rashid Jan, Muhammad Ahmad

Department of Commerce, Bahauddin Zakariya University Multan.

Presenting Author's Email: m.ali78602@gmail.com

ABSTRACT

The banking sector is one of the major sectors of the Pakistani economy. This sector is now offering digital banking such as internet banking, mobile banking, automated teller machine, real-time online banking, point of sales which allows customers to actively participate in handling banking transactions. However, according to the best knowledge of the author, there is not a single study available in the Pakistani context which truly measures electronic word of mouth through customer co-creation with digital banking in Pakistan. Therefore, this study aimed to deliver a better understanding about the factors comprised as 'customer motivation' and 'customer-owned resources' that influence the 'customer co-creation value' towards 'psychological ownership' and 'customer-based brand equity' which ultimately influence 'electronic word of mouth' with digital in Pakistan through multiple theoretical lenses i.e. Social Exchange Theory, CBBE Theory, Theory of Planned Behavior. The current study based on the positivist approach whereby a scientific method is used to test proposed relationships between latent variables. As a positivist, the researcher designed a questionnaire for unbiased data collection. After yielding data from digital banking customers, the researcher applied structural equation modeling by using *smartPLS* to examine the relationship between latent variables. The study results confirm the hypothesized relationships among the variables drawn from the literature. The findings of the current study are in line with existing studies, customer co-creation value is proved

as the key determinant of electronic word of mouth with digital banking in Pakistan. Furthermore, psychological ownership directly influences customer-based brand equity and customer-based brand equity has a direct effect on electronic word of mouth. This study contains several limitations. First of all, this study described the mediation of CBBE between CCCV and e-WOM; the results indicate that there exist potential mediators such as customer satisfaction. Creating a comprehensive research model with more mediators and even moderators to completely comprehend this shift of CCCV to e-WOM should be considered in future studies. In recent times, the majority of executives have observed digital media as the consummate channel in interacting with their target audiences. The findings of the investigation assist managers to upgrade and better devise strategies for digital banking platforms via CCCV. Executives should organize activities to foster customers to co-create value because Co-Creation value is the primary source for e-WOM, CBBE, and Psychological Ownership.

Keywords: Digital Banking, Service-Dominant Logic, Co-creation value, Electronic word of mouth, Banking Sector, Pakistan.

86. Impact of mobile social media marketing strategy on the intention to adopt tourism products and services

Dr Imran Khan, Hafiz Muhammad Farhan, Dr Zeeshan Ahmad, Usama Saood

Presenting Author's Email: dr.imran.khan@outlook.com

ABSTRACT

The purpose of this study is to investigate the impact of mobile social media marketing on the adoption of tourism products and services. Previously, traditional advertising tools were used in the marketing of tourism products and services. With the emergence of marketing technologies and web 2.0, a new platform for communication has emerged known as social media marketing. Usage of these social media applications on mobile emerges the concept of mobile social media (MSM) marketing. Many of the tourism companies are adopting this tool for advertisement because of its numerous benefits e.g., low cost, fast, differentiated nature of communication, etc. Therefore, the current study proposed to utilize the integrated blend of Mobile Technology Acceptance Model (MTAM), Interactive Theory and personal factors to evaluate the intentions of consumers about the adoption of mobile social media advertisements specifically for tourism products and services. Data was collected from 280 mobile social media users and analyzed using the Structural Equation Modelling approach. Most of the MTAM and personal factors significantly influence the intention of consumers to adopt MSM advertisements related to tourism products and services. Tourism organizations can get the guidelines from the findings of current research in the formulation of their MSM marketing strategy.

87. The Effectiveness of Price and Non-price Sales Promotions on Customer's Buying Behavior

Waqar Afzal, Hafiz Muhammad Rashid Jan, Asghar Iqbal

Presenting Author's Email: hafizmuhammadrashidjan@gmail.com

ABSTRACT

The intent of this research is to find out the effective sales promotions technique between price and non-price sales promotions and their impact on the buying behavior of customers. This research investigates the price promotions tools price discount, coupon discount and non-price sales promotions like free samples and buys one get one BIG1 effectiveness over buying behavior of customers. The researcher also checks the age, gender, marital status, education and source of spending impact on the buying behavior of customers. Non-probability convenient

sampling technique adopted in this study. A structured questionnaire is developed and 450 customers in Lahore surveyed and received the 414 useable responses. This research confirms that gender (Male & Female) and marital status (Single & Married) don't have any significant difference in buying behavior of customers in both price and non-price sales promotions. A researcher checks the price promotion effectiveness through overall mean value 3.58 in which the customer's perception is mostly agreeing to purchase in price discount. The overall impact of coupon discounts on the buying behavior of customers is 3.09 which means customers are in a neutral state. Non-price promotions specifically free samples and BIG1 have 3.41 and 3.55 overall mean values respectively, which demonstrate the non-price sales promotions have a positive relationship with the buying behavior of the customer. This study helps marketers to choose the appropriate sales promotion strategy to achieve the goal to maximize profit. It helps investors to comprehend sales forecast by keeping in view of relevant sales promotions. This research advance in literature of buying behavior of customer specified in the presence of monetary and non-monetary sales promotions. And it will also aid marketers through the right sales promotions to achieve their ultimate goals. The sample size is so small and convenient sampling has been used for analysis, so its results would not be much generalized. Because of the time and resources constraints, the number and diversity of the respondents had to be restrained. And it focuses only on individuals like students etc.

Keyword: Price promotions, Non-price promotions, buying behavior of Customers

88. The Association among Renewable Energy, CO₂ Emissions and Foreign Direct Investments: A Panel Data Analysis of Asian Countries

Dr. Imran Khan, Dr. Abou Bakar, Dr. Muhammad Abdullah, Naveed Azam

Presenting Author's Email: dr.imran.khan@outlook.com

ABSTRACT

The purpose of the current study is to investigate the association among Gross Domestic Product (GDP), CO₂ emissions, use of renewable and unsustainable power sources and the inflow of Foreign Direct Investment (FDI) in various Asian countries. A panel data of 50 countries has been collected based on the sub-regions of Asia. The five panels have been formulated namely East Asia, West Asia, South Asia, Southeast Asia, and Central Asia. Panel data of 20 years (1995-2014) has been collected from the World Bank data portal and divided into five sub-panels based on the abovementioned regions. For the analysis of combined and grouped panel data, we proposed the Pollution Haven Hypothesis (PHH) validation across different sub-panels. Moreover, the Pooled Mean Group (PMG) estimations will be utilized to estimate short- and long-run equations. The purpose of using PMG is that it estimates error variance. It is proposed base on recent literature that the coefficients for the short-run equation may vary among sub-samples as compare to long-run equations. The long-run relationship between renewable and fossil fuel energy consumptions, CO₂ emissions, economic growth, and foreign direct investments will be identified through Granger Causality.

89. Principal's Managerial Performance in Vocational High Schools in Multan and Bahawalpur, Pakistan

Tauqeer Ahmad

Presenting Author's Email: tauqeer57@gmail.com

ABSTRACT

This study aims to determine: 1) managerial performance of vocational high school principals in managing teacher's and academic staff's performance in Bahawalpur, 2) obstacles experienced by vocational school principals in

Bahawalpur in the management of teachers and academic staff. This research uses a mixed quantitative and qualitative method. It involved 10 school supervisors at the Department of Education of Bahawalpur and 15 Head of Vocational High Schools in Multan and 30 vocational teachers as the respondents. These respondents were selected from various vocational high schools through a purposive sampling technique by considering the accreditation ranking of the school based on the criteria of the top, middle and bottom schools. The data were collected using questionnaire techniques, interviews, and documentation. The data validity was tested using triangulation methods, theory, data, and informant review. Afterward, the data were analyzed using qualitative and quantitative data analysis. It was revealed that: 1) the score of managerial performance of vocational high school principals in Bahawalpur in managing teachers and academic staff performance based on supervisor evaluation was 3.91, teacher assessment was 4.07, and school principals was 4.10 with the average assessment results of the three assessment groups of 4.05; 2) the obstacles experienced by the vocational high school principals in Bahawalpur in the management of teachers and academic staffs are 1) the lack of guidance for school principals by school supervisors, 2) the lack of funds for the management of the teachers, 3) the lacking number of academic staffs, 4) the lack of education certification for teachers, 5) the lack of academic certification for adjunct teachers, 6) incomplete assessment technique from teachers, 7) teachers' inability to meet the requirements, 8) limited number of Human Resources and lack of Human Resources Competencies, 9) the excessive teaching hour for some teachers for certain subject areas of more than 24 Hours of Study, 10) the lack of certification for some teachers who have not attended the Teacher Professional Education.

90. Factors Affecting Parents' Choice of Pre-School

Zakariya Hassan Qureshi, Minhaaj Rehman

DMS, Islamia University Bahawalpur

ABSTRACT

Multiple factors influence the hierarchical decision-making process of first time admitting parents on the choice of school for their children. These factors are based on nuanced opinions and priorities of parents as well as their socioeconomic backgrounds. The study intends to explore the relationship between these factors and the choice of school. The degree of significance these choices upon dependent variable the choice of school is calculated by analyzing responses from a sample N=305 located in Bahawalpur coming from the different socioeconomic backgrounds. A questionnaire was developed in consultation with experts to cover the objectives of the study. Using SPSS analysis on the data with regression analysis we found out that there is a significant correlation between the dependent variable and the influencing factors.

Keywords: Education, School Choice, Admissions, Students, Academic facilities.

91. Factors affecting Halal purchase Intention and Mediating Role of Attitude: Evidence from Pakistan's Halal Food Sector

Prof. Dr. Masood-Ul-Hassan, Sonia Akram, Muhammad Ahmad, Anam Riaz

Department of Commerce Bahauddin Zakariya University Multan.

Presenting Author's Email: muhammadahmad880@gmail.com

ABSTRACT

This paper explores the effects of the factors that influence the consumer's halal purchase intention with the mediating role of consumer's attitude. As Islam is a food inhibitive religion and Muslims have to be following the Quran and Sunnah rules which are known as dietary prescriptions. Islamic food products can be separated into nine

categories between Halal and Haram. Makrooh and Mashbooh fall in between these categories. This is very essential for Muslim customers to know the product categories that they buy and use. Regardless of the extensively offered Halal food products, and frequent research information on the Halal food market, there is an absence of theory-driven research on Halal food purchasing in this paper online questionnaire is being used and the convince sampling is used to collect the data. data is analyzed by using smart pls. The outcome of the analysis will show that either these factors have a positive impact on halal purchase intention or vice versa.

92. The Production of Biodiesel Is Renewable and Profitable Energy Sources for Pakistan

JAFFAR HUSSAIN

Mehran University of Engineering and Technology Jamshoro, Sindh

Presenting Author's Email: Jafarkhosa72@yahoo.com

ABSTRACT

The 21st century has been facing many problems like energy sustainability, environmental issues, and rising fuel prices. The globally growing urge to reduce the dependency on fossil fuels, and to achieve better pollution control requires the development of alternate energy resources such as biofuels. Biodiesel is one of the renewable, non-toxic and environmentally friendly alternative biofuels that can be used in a diesel engine with little or no modification in the engine. Biodiesel is synthesized from edible, non-edible and waste cooking oil or animal oil can be regarded as alternative diesel fuel. Any fatty acid sources may be used to produce biodiesel. Methyl or ethyl esters of fatty acids produced from vegetable oil or animal fat are called biodiesel. Non-edible oil or animal fats are the main recourses for the production of biodiesel such as Jatropha, Palm, Marine fish oil, Soybean cottonseed, etc. Biodiesel blends are prepared in a variable proportion with diesel to use in a conventional diesel engine. By using biodiesel in an engine there is also profitable in reducing harmful pollutants in the environment. Diesel can be combined with bio-fuel to produce blended biodiesel which contains zero petroleum. It is widely used in compression ignition engines. It is non-toxic and free of sulfur and aromatics. Biodiesel is produced from a chemical process of trans-esterification which extracts glycerin from vegetable oil. It is good for the environment because it has lower emissions compared to petroleum. The developing countries can secure their energy dream with the production of renewable energy from non-edible vegetable oil such as linseed oil, jojoba oil, etc. Non-edible crops, particularly linseed oil, castor oil, and Jatropha oil, have a good likelihood of being used as a feedstock due to their low prices. The most recommended non-edible oils seeds plants that do not need a significant amount of water or can grow in the barren lands using waste-water. The jojoba plant is one of the promising non-edible plants growing in the desert. Also, its seed has more than 50% of its weight as raw oil. The Pakistan Government keenly interest to introduce the blended petroleum on a national level in order to meet the increasing demand of the country. The government of Pakistan introduce 5% by volume the biodiesel blended petroleum diesel in 2015 and gradually increase up to 10% in 2025.

Keywords: Biodiesel, Sustainable, Renewable, Nontoxic, Blended, Transesterification.

93. Cultural Intelligence: Theoretical Frame Work, Cataloguing and Reviewing

Fatima Mazhar¹, Syed Muhammad Javed Iqbal²

¹Department of Management Sciences, Government Sadiq College Women University Bahawalpur, Pakistan

²Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: fatima.mazhar@gscwu.edu.pk

ABSTRACT

In today's global village, only a few countries or businesses are isolated from international influences. The diverse workforce is one of the common phenomena in organizations. In such scenarios culture plays a pivotal role in any

organization. To gain the sustainable advantage of such an impact, strategic alliances are emerging as the latest global market trend. To ensure the performance of such alliances in terms of value creation for the host country firm, it is necessary to take into consideration the cultural differences that exist between the involved parties. Thus, **Cultural intelligence (CQ)**, an ability to effectively function in culturally assorted conditions and situations comes into play. This paper chronologically and methodically reviewed various articles of CQ starting from 2002, when the concept was first introduced until 2019 along with the past investigation of the relationship between culture and intelligence going back to Plato. A systematic review of 85 published articles was conducted chronologically. The reviewed material comprised of published conceptual and empirical research articles and few working papers. Analyses helped in understanding CQ deeply, identifying patterns in CQ, future research avenues and propose specific questions that can further advance the scholarly conversation on CQ. Based on the review a theoretical model is proposed to test the effectiveness of CQ in the prospective of CPEC in Pakistan. This paper provides a comprehensive but concise summary of the work done so far by various scholars on CQ by identifying major themes within the research. This will be helpful for scholars interested in CQ as they will get the taste of the current state of the research in the direction of CQ.

Keywords: Cultural Intelligence, CPEC, Strategic Alliance, Conflict Management, Resource Sharing

94. Board Composition and Corporate Water Conservation: Empirical Evidence from Japan

Shahid Amin¹, Prof. Jawad Iqbal², Dr. Muhammad Abdul Majid Makki³

^{1,2}**Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan.**

³**Department of Commerce, The Islamia University of Bahawalpur, Pakistan.**

Presenting Author's Email: shahid.ameen2@gmail.com¹

ABSTRACT

With the rapid increase of population, industrialization and urbanization are also being increased which leads to environmental problems such as water shortage, water pollution, air pollution, global warming, etc. The corporate sector is playing a significant role to degrade the natural environment and put the future generation at risk. In light of the above arguments, it is compulsory for business organizations to address environmental issues, specifically water because water crises would be the biggest threat in the future. According to the stakeholder theory, it is the responsibility of the corporate boards to manage the business resources including the environmental resources to protect the interest of different stakeholders. So, the objective of this study is to explore the role of board composition to conserve corporate water consumption. This study is based on quantitative data which is collected annual reports and environmental reports of Japanese Listed companies. Board composition proxies include board size, board independence, gender diversity, financial diversity, environmental committee, and CEO duality, whereas, water conservation is measured through water consumption and water discharge. The results show a mixed trend. Some variables of board composition such as Board independence, gender diversity, and environmental committee are playing a positive role to manage water resources and others are not significant. This paper covers the only quantitative aspect of water conservation, qualitative approaches are not incorporated into this study. Furthermore, this study is limited up to one country only that is Japan. Future research may be conducted to overcome such limitations. This study is useful for policymakers and decision-makers as it provides the importance of the corporate board to manage natural resources like water. This study could be considered as the first of its kind and unique because the relationship of board composition and corporate water conversations is not previously observed. Furthermore, previous corporate water-related studies focus only on water disclosers, not on conservation.

Keywords: Corporate water consumption, water discharge, board composition, gender diversity, Japan

95. An Investigation into the Role of Leadership Commitment on Implementation of Sustainable Green Banking: Moderating Influence of Employees' Green Behavior

Aisha Javeria, Sulaman Hafeez Siddiqui

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan.

Presenting Author's Email: aishajaveria@hotmail.com

ABSTRACT

The purpose of this study is to investigate the role of leadership commitment in the implementation of green banking in Pakistan through the lens of responsible leadership. The concept of green banking in modern banking industry is associated with provision of environment friendly banking services through environment friendly banking operations and infrastructure. An exploratory qualitative research design is used to hypothesize the model relating leadership role with the implementation of the green banking industry in the context of Pakistan. Nowadays Green Banking is in its infant stage and further studies are needed to empirically examine the postulated relationships signified by the model of the study. This study will significantly contribute to a better understanding of the role of leadership towards the transformation of conventional banking into sustainable banking. The influence of leadership commitments has been examined by classifying bank management into In-house and Ex-house management with the moderating effect of Responsible Leadership

Keywords- Green Banking, Leadership, Responsible leadership, Employee Green Behavior, Banking Industry, Pakistan

96. Does Psychological Safety Mediate Servant Leadership and Voice Behavior?: Study from Higher Sector of Pakistan

Anam Bukhari¹, Shanayyara Mahmood¹, Syed Adnan Bukhari², Dr. Shahid Nawaz³, Dr. Syed Javed Iqbal³

¹Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan.

²Department of Management Sciences NCBA & E Bahawalpur, Pakistan.

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: anum.bukhari407@gmail.com

ABSTRACT

As the global economy becomes increasingly turbulent, organizations that can successfully retain their human resources have an advantage over organizations that cannot. Regardless of individual organization, the voice behavior of employees, from the perspective of human resources management, makes it difficult to secure a work force and costs companies enormous expenses to recruit, hire and train new personnel. Focusing on voice behavior of employees this study explored the concept of retaining employees with the mediating impact of psychological safety with enhancing social ties within the workplace. This study utilized quantitative methodology, in order to explore the mediating impact of psychological safety on voice behavior of employees and servant leadership. The questionnaire survey as the quantitative technique was adopted. The data obtained from the employees of the University of Central Punjab, National College of Business Administration and Economics and Superior University, higher education Institutes in South Punjab were analyzed through SPSS 20 by correlation and regression and mediation through regression. The analysis of the questionnaire results validated all the hypotheses. And findings of this research show that servant leadership and psychological safety help in the constructive voice behavior and reduction of employee turnover intention and increasing the productivity at even individual levels, also the psychological safety mediates the relationship of servant leadership and voice behavior.

Keywords: Voice Behavior, Servant Leadership, Psychological Safety

97. The Effect of Job Crafting on Job Creativity through Job Engagement: A Case of Banking Sector of Vehari, Pakistan

Ahmad Usman Shahid, Asad Afzal Humayon, Hafiza Sobia Tufail
Comsats University Islamabad, Vehari, Pakistan.

Presenting Author's Email: ahmadusman1990@ciitvehari.edu.pk

ABSTRACT

This research was conducted to investigate the effect of job crafting upon job creativity and how job engagement intervenes in this relationship. In this study, data were collected through self-administered questionnaires on a Likert scale from banking sector employees at district Vehari, Pakistan. In all, 300 survey questionnaires were circulated among which 271 were returned back yielding a useable response rate of 90%. The analysis of the data revealed that job crafting has a significant positive impact on job creativity of employees working in the banking sector of Vehari, Pakistan but this relationship is not only direct and job engagement plays the role of a mediator. Considering the importance of appreciations received by banker's management, policymakers should take necessary steps for improving the job engagement system and job crafting which will increase the job creativity of employees because their motivation for their profession will increase. Limitations and future guidelines have been discussed.

Keywords: Job Crafting, Job Engagement, Job Creativity and Banking Sector

98. Factors Affecting Shoppers' Loyalty towards Grocery Stores in Bahawalpur

Syed Wajahat Hussain Naqvi¹, Quratul-Ain Manzoor²

¹Department of Economics and Business Administration

² Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: syedwajeh@gmail.com

ABSTRACT

The purpose of this study is to determine the factors affecting shoppers' Loyalty towards grocery stores and analyzing the effect of customer satisfaction, convenient location and store image on shoppers' loyalty. Data was collected using a questionnaire from a sample of 384 shoppers of grocery stores in Bahawalpur. Three hypotheses were built and tested by applying correlation and regression techniques. The results showed that shoppers' satisfaction and store image have a strong positive effect on shoppers' loyalty where a convenient location has a moderately positive effect on shoppers' loyalty. The study will be helpful for the owners of the grocery stores and other shopping malls and supermarkets to modify their existing plans and policies in the way that delights and satisfies their customers more. They can also focus on the measures to be taken to improve the repo and image of their stores, supermarkets or any businesses.

Keywords: Shoppers' Loyalty, Shoppers' Satisfaction, Convenient Location, Store Image

99. An Empirical Investigation of the sources of the convexity of the Flow-Performance Relationship

SALEH NAWAZ KHAN, AMNA NOOR

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: sallehkhan@yahoo.com

ABSTRACT

The flow performance relationship remains the interest of academic researchers all the time. The interesting thing observed by the academic researchers is the shape of the relationship. The funds that perform well in the prior year

attract larger flows in the subsequent period whereas funds who perform badly in the prior year do not suffer from the larger outflow. This turns this relationship into a convex shape. Only a few researchers try to identify the sources of such convexity but still, the reasons for such convexity are still unclear. This study aims to investigate the sources of the convexity inflow performance relationship with a new data set of undeveloped countries.

Keywords: Mutual funds; Fund flows; Flow-performance; Convexity; Marketing

100. Analysis of the impact of firm size, firm age and beta (volatility) on dividend likelihood of Pakistan Listed Firms”

Qurat ul Ain, Dr. Owais Shafique, Fahad khan, Dr. Areeba khan

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author’s Email: qurat.ul.ain_mumtaz22@hotmail.com

ABSTRACT

The objective of this paper is to determine the propensity of PSX listed firms to pay dividends. Several competing theories seek to identify the motivation behind why the managers of firms decide to distribute excess free cash flow by way of dividends. Our study targeted 604 listed companies in Pakistan Stock Exchange (PSX) All Index. The logit and Probit Regression Analysis were applied using Stata software to determine the dividend likelihood (binary outcome). Applying panel regression analysis to the model would be interesting too if reliable and accurate historic data were readily available. Existing data vendors do not even provide 100 percent accurate contemporaneous data, never mind historic data, especially for firms that no longer exist. Firm size (market value) appears to be the dominant predictor of whether a firm pays a dividend or not, followed by industry grouping, age, and relative volatility. This study focus on the mutual exclusive economy. It does not focus on the specific sectors of the Pakistan stock exchange. Due to a lack of the availability of data, only 445 companies were analyzed. From an investment point of view in a risk-reward tradeoff. It is imperative to gain insight on as to what distinguishes a dividend payer and a non-Payer firm, the investments can be made in dividend-paying stocks or alternatively in non-paying stocks. Most investors do both, simultaneously, as they desire to be well-diversified across industry grouping, moreover, by optimally allocating funds between “growth” and “value Stocks” unless they explicitly focus on one or the other.

Keywords: Dividends, Pakistan Stock Market, Equity Returns, Correlated Relative Volatility (beta), firm age, firm size

101. The Impact of Source Credibility on Online Brand Image and Consumers’ Shopping Expectations and Behavior

Sadia Kanwal, Dr. Masood Ul Hassan, Dr. Khawar Naheed

Department of Commerce, BZU Multan

Presenting Author’s Email: majidsadia612@gmail.com

ABSTRACT

Online search plays an important role in either online or in-store decision buying for customers. On-line searching helps potential customers to find product information on a comparative basis. Considering the role of several factors for online shopping, the main purpose of this study is to measure the impact of brand image as act a mediator between online source creditability and consumer’s online shopping, loyalty, and expectations. This study collected data from online brand community clothes’ buyers particularly Bonanza and Khaddi using Facebook social media platform using Google search application. This study used SPSS to measure the reliability of constructs and for the

main analysis used PLS-SEM. This study reported measurement and structural model results. The constructs measured in the current study are online consumer-based brand image, online source creditability, and consumers' online shopping, loyalty, and expectations. This paper among very few studies that have examined the mediating effect of the online consumer-based brand image between online source creditability and consumers' online shopping, loyalty, and expectations. Further, the present study integrates source credibility theory and attribution theory to develop the conceptual model. The results of the current study revealed that marketers should concentrate more on brand source creditability, which ultimately influences the brand image as well as consumers' online shopping, and their loyalty and expectations, respectively.

Keywords: Online Shopping, Brand Image, Customer Loyalty, Online Source Creditability

102. The Effect of Job Crafting on Job Creativity through Job Engagement: A Case of Banking Sector of Vehari, Pakistan

Ahmad Usman Shahid, Asad Afzal Humayon, Hafiza Sobia Tufail
Comsats University Islamabad, Vehari, Pakistan.

Presenting Author's Email: ahmadusman1990@ciitvehari.edu.pk

ABSTRACT

This research was conducted to investigate the effect of job crafting upon job creativity and how job engagement intervenes in this relationship. In this study, data were collected through self-administered questionnaires on a Likert scale from banking sector employees at district Vehari, Pakistan. In all, 300 survey questionnaires were circulated among which 271 were returned back yielding a useable response rate of 90%. The analysis of the data revealed that job crafting has a significant positive impact on job creativity of employees working in the banking sector of Vehari, Pakistan but this relationship is not only direct and job engagement plays the role of a mediator. Considering the importance of appreciations received by bankers management, policymakers should take necessary steps for improving the job engagement system and job crafting which will increase the job creativity of employees because their motivation for their profession will increase. Limitations and future guidelines have been discussed.

Keywords: Job Crafting, Job Engagement, Job Creativity and Banking Sector

103. CPEC an inception to social inclusion through Social Entrepreneurship: A Case study of Local entrepreneurs in Balochistan

Dr. Bashir Kakar, Mr. Tariq Ali

Sociology, Baluchistan University of Information Technology, Engineering and Management Sciences (BUIITEMS), Quetta.

Presenting Author's Email: bashir.ahmed@buitms.edu.pk

ABSTRACT

This study intends to understand the dynamics and importance concerning to local women and men who are employing their potentials at traditional embroidery and other local handicaps. Local skills and innovations have always brought a unique proposition for social entrepreneurship to foster social inclusion. Local entrepreneurs in Balochistan have no opportunities to market their products due to limited access to market and economic zones. China Pakistan Economic Corridor (CPEC) is a grand opportunity for these local entrepreneurs in expending worth to their products. CPEC project will help to link these local entrepreneurs with Pakistan and china's markets but also to the other local markets of the region as CPEC is a very unique and important project because it is the major

part of the “One Belt One Road initiative” (OBOR). Roads and linkages develop a flow between manufacturer and consumer. The efficiency of capital and labor is based on distribution and physical mobility. As CPEC and social entrepreneurship are new phenomena in Balochistan, very few researches have been conducted on the subject matter; therefore, qualitative research approach was adopted for the study. For the collection of the Primary data, Local entrepreneurs, intellectual and political leaders were focused as key informants for the study. The finding of the study highlights that the efficiency of products is based on the distribution and access to the markets. The producers’ who have easy mobility sources to market their products are finding good worth to their products. The products of the social entrepreneurs in Balochistan are much cultural and very trustworthy these local products are a very rich source of recognition local cultures and transformation of local values and norms which is making social inclusion between diverse communities.

Keywords: CPEC, Social Inclusion, Entrepreneurship, road, and linkages, traditional embroidery

104. Islamic Financial Inclusions: A Comparative Analysis of the Moderating Effect of Religiosity and Islamicity of Product in the Base of Pyramid Markets of Pakistan

Muhammad Taimoor Hassan

Presenting Author's Email: taimoor.abbasi@iub.edu.pk

ABSTRACT

The purpose of this research study is to examine the comparative explaining power of religiosity and Islamicity of the product as moderators in the Base of Pyramid markets of Pakistan between the intentions and adoption of Islamic financial inclusions based on the theoretical extended model of reasoned action and planned behavior i.e. the technology acceptance model (TAM). Quantitative research approach using the technology acceptance model drawn from the theory of reasoned action as a theoretical framework. The structural equation modeling technique establishes the relationship between the ease of use, usefulness, intentions, and adoption of Islamic financial inclusions while the religiosity and Islamicity of the product as the moderator to analyze which of these two comparatively explains more effective adoption of the Islamic financial inclusions of Islamic Banks. Measures of the study were collected from a sample of 500 Islamic bank customers on a structured questionnaire adapted from the earlier studies. The goodness of the model fit for the data was confirmed with factor loading values of all the items in the data of structural equation modeling. The results of the study revealed that the perceived ease of use positively explains its impact on the perceived usefulness and intentions to Islamic financial inclusions of Islamic banks which is further proportionate to the adoption of the Islamic financial inclusions of Islamic banks in the BOP markets of Pakistan. The statistical results also revealed that the explanative moderating power of the Islamicity of product is far higher than the religiosity between the intentions and adoption of Islamic financial inclusions of Islamic banks. However, religiosity and Islamicity of the product both positively moderate between intentions and adoption. The respondents of this research study were selected who have at least used the Islamic Banking once, thus, the response of the customers may be based on the one key element, association, social influence and or perceptions, etc. The study is cross-sectional in nature with a particular setting and financial systems; therefore, results, interpretations, and conclusions may not be generalized in other financial systems and settings. Islamicity of product and religiosity were found to have a significant influence in moderating the adoption of Islamic financial inclusions. The highest value of the Islamicity of product in strengthening the adoption tendency of the Islamic Bank-Customers should be focused on. The Bank-Customers must be explained about the just-based features of Islamic Banks with comparative analysis of line of differences with that of the conventional banks. The marketing strategies of the Islamic banks must increase the outreach of these financial inclusions by adding information about the equity of product features among the customers. The low-income markets along with comparative moderation of the religiosity and Islamicity of the product have not yet been worked in Pakistan.

Keywords: Islamic financial inclusions, Base of Pyramid Markets, Islamicity of product, religiosity, Islamic Banks

105. Joint Stock Companies: Scenario, Prospect & Impediments in Pakistan

Nida Masroor, Dr. Muhammad Asim

Karachi University Business School (KUBS), Pakistan

Presenting Author's Email: nida.sidd@hotmail.com

ABSTRACT

Investment has always been a major obstacle that impedes the growth of SMEs/ companies in Pakistan. This is also the main reason that limits the establishment of capital-intensive large-scale manufacturing organizations. Only 0.2 million out of 3.2 million enterprises are found to be large scale organizations. Pakistan is currently suffering from the worst phase of the economic crisis. The increase in taxes, high prices of fuel and raw material are also contributing to the liquidity issues for organizations resulting in their shutdown, downsizing, and unemployment on a vast scale. Dependence on foreign aid is also increasing due to the pause and slowdown of economic activity. Share stock is an important mode of financing that helps gather huge finances, provides investment opportunities to common men, the establishment of large-scale manufacturing organizations and provision of employment of vast scale. Although the establishment and promotion of Joint Stock Companies may contribute positively to the economic growth, however, a lot of factors result in the negligence towards the same including lack of awareness, complicated establishment procedures, lack of transparency and trust in the stock market mechanism, etc. The paper aims to identify the factors resulting in the ignorance towards the share market so it may help the policymakers to devise policies accordingly for the growth of the stock market and consequently the whole economy.

106. Success vs Failure Prediction Model for SMEs: A Comparative Study of South Punjab and Baluchistan

Shakeel Ahmad, Dr. Khawar Naheed, Waseem Javeed

Department of Commerce, Bahauddin Zakariya University Multan

Presenting Author's Email: Ahmedshakeel502@gmail.com

ABSTRACT

The aim of this paper is to examine the factors that lead to either the success or failure of SMEs operating in South Punjab and Baluchistan. Using the positivist approach, the current study used a quantitative method. The data was collected through a questionnaire using the Lussier Model of business success and failure factors among the owners of successful or failures SMEs. The researchers collected 200 questionnaires from SMEs. The data was analyzed by using E-Views to better understand the reasons for the success or failure using logistic regression statistical analysis. The results of the current study showed that proper business planning, employee staffing, adequate capital inflows, and partnerships are important for the viability and success of SMEs operating in South Punjab and Baluchistan. However, management experience, planning also play the most important role in this study. The result of the current study validates the findings of the Lussier Model. The findings of this study help the SMEs owner and managers to improve the chances of successful enterprises by focusing on factors like proper planning, professional advice, relevant industry experience, education, staffing, age, and to avoid failure by maintaining and improving proper record keeping and financial control. The findings can also help the other stakeholders including policymakers, practitioners and another professional advisor to focus on the above-mentioned factors. The results and discussion of the current study assist policymakers in developing the training programs to support small business establishment and development. This study has focused on the success and failure of small-medium enterprises in South Punjab and Baluchistan. There is a lack of studies that have conducted in this setting particularly in Pakistan. Thus, this study contributes to the literature to better understand why some businesses succeed and others fail, and it supports the use of the Lussier Model globally.

Keywords: Success or Failure South Punjab, Baluchistan, Small-medium Enterprises, Lussier Model.

107. The impact of knowledge management environment on knowledge management effectiveness through mediating role of knowledge sharing process in branch banking of Pakistan.

Zahid Imran, Prof. Jawad Iqbal, Dr. Owais Shafique

Department of Management Science, The Islamic University of Bahawalpur, Pakistan

Presenting Author's Email: Zahid_imran78@yahoo.com

ABSTRACT

The purpose of this study is to examine the effect of knowledge management environment on knowledge management effectiveness through the mediating role of knowledge sharing processes in branch banking of Pakistan. Survey technique was used for the collection of data from the staff of branch banking. A sample of 290 was used for data analysis. The hypothesized relationship was tested using Smart PLS software. The results show that the knowledge management environment has a directly and indirectly positive and significant effect on knowledge management effectiveness through the mediating role of the knowledge sharing process in-branch banking of Pakistan. The findings of this study reveal that management of branch banking can enhance their knowledge management effectiveness in terms of innovation, efficiency, and adaptability by managing the knowledge management environment (Tacit and Explicit) through a mediating role of knowledge sharing process (Internal and External). in spite of amplified importance of knowledge management in the banking sector, there is a lack of studies that investigate the relationship between knowledge management environment and knowledge management effectiveness. This is one of the earliest studies that not only investigated the relationship between KM environment and KM effectiveness in branch banking of Pakistan but also contributed to the existing literature by simultaneously investigating the mediating role of knowledge sharing processes in understanding the stated relationship.

Keywords: Knowledge Management Environment, Tacit Knowledge, Explicit Knowledge, Internal Knowledge Sharing, External Knowledge Sharing, Knowledge Management Effectiveness, Innovation, Efficiency, Adaptability, Branch Banking, Pakistan.

108. Impact of Self-determination and Job characteristic model on the joy of work and employee participation: Mediating role of Intrinsic and Extrinsic Motivation

Mehwish Asghar Ali, Prof. Jawad Iqbal, Dr. Shahid Nawaz, Dr. Imran Manzoor

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: mehwishasghar06@gmail.com

ABSTRACT

The idea of the collective workforce is rising day by day in the digital economy age. This study's main intention was to find out the impact of two motivational theories i.e SDT and JCM on the joy of crowd workers and the mediating role of motivation between them. For that matter data were collected from 250 drivers of Ubar and Careem from Pakistan to test the conceptual framework. For the sake of hypothesis testing, Smart PLS was used. The study findings are that SDT and JCM affect the joy of work among Ubar and Careem drivers. Extrinsic motivation positively mediates the relationship between motivational theories and work joy while intrinsic motivation positively mediates SDT and works a joy, but intrinsic motivation mediates the relationship between JCM and works joy negatively. In addition, further study can be done by using other mediating and moderating factors between these theories and joy at work.

Keywords: Joy at work, Self-determination theory, Job characteristic model, Intrinsic motivation, extrinsic motivation

109. The Influence of Deceptive Marketing on Consumer Online Re-Purchase Intention

Sarah Zafar

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: sarah.zafar@iub.edu.pk

ABSTRACT

This paper intends to investigate the influence of deceptive marketing on consumer online re-purchase intention. The study includes different social media sites like Twitter, Facebook, and Instagram as well as the websites used by companies for digital marketing in Pakistan. A sample of 200 consumers using online sources like social media sites and company websites for shopping of clothing (fashion and casual) is distributed the questionnaire for the survey. PLS-SEM is used for data analysis. The paper contributes to the academic literature by its findings of the consequences of deceptive marketing practices on consumer online re-purchase intention. The paper has also practical contributions for the companies and marketers by providing them guidelines to follow in digital marketing using social media sites in particular. By avoiding deceptive marketing practices companies can build consumer trust that leads to consumer re-purchase intentions and loyalty. Limitations and future research are also discussed.

Keywords: Deceptive marketing, Consumer re-purchase intention.

110. influence of SOCIAL MEDIA marketing on general buying behaviours of youth in Pakistan

Muhammad Zeeshan Rafiq¹, Ji Cheng Jun², Dr. Rizwan Ali³, Muhammad Mohsin¹, Muhammad Kashif Majeed²

¹School of Business Management, Liaoning Technical University,

²College of Business Administration, Liaoning Technical University, 125105,

³Lahore Business School, The University of Lahore, Pakistan

Presenting Author's Email: mohsinlatifntu@gmail.com

ABSTRACT

This paper investigates the influence of social media marketing on general buying behaviour of youth in Pakistan. Our study analysis data is taken from 244 existing users of social media marketing websites in Pakistan. The SPSS statistical software is used to find out the result. The econometric OLS regression analysis is used to the objective of this study. Results indicate that social media marketing is significantly related to general buying behaviour of youth in Pakistan. This study enlarges on existing research of social media marketing by investigate indirect effect of consumer engagement on relationship between social media marketing and general buying behaviour of youth in the context of Pakistan. Findings drawn from this study imply that marketers should respond to rising importance of social media sites because of their powerful influence on general buying behaviour of youth in Pakistan. This suggestion can be implemented by companies through continuous monitoring of consumer concerns by adjusting their online marketing strategies. Future studies should consider using a qualitative approach, means interviews to get better understanding of consumer insights and experiences influencing their commitment and general buying behaviour. Additionally, more weight can be added to the literature by comparing the influence of electronic word-of-mouth e-WOM to the marketing campaigns carried out by various companies in various social media networks.

Keywords: Consumer Engagement, Pakistan, General Buying Behaviour, Social Media Marketing

111. Exploring Organizational Trust as Mediator in the Relationship between HRM Practices and Organizational Performance

Ahmad Ali, Prof Dr. Muhammad Zahid Awan

Department of Business Administration, Gomal University, Dera Ismail Khan, KP, Pakistan

Presenting Author's Email: ahmad.iba@gu.edu.pk

ABSTRACT

The management of human resources is indispensable for each organization, whether public or private including higher educational institutions. With regard to the management of human resources, there are certain globally recognized practices those which are considered as the building blocks for organizational performance and success. Along with this, there are some other factors that are also considered as crucial elements in the success of these organizations. Among these factors, organizational trust is considered as the most critical due to its vital role in reshaping the confidence of the individuals in organizations. The trust of employees has been identified as a critical factor in defining the overall organizational behavior of the workforce. For this purpose, some hypotheses have been developed from the theoretical framework about the relationships between HRM practices (predictors) organizational performance (criterion) and the organizational trust (mediator) which were tested over the statistical tools like correlation, regression, and mediation. This study aimed to explore above-said relationships by taking higher educational institutions under consideration with teachers as respondents in the southern region of Khyber Pakhtunkhwa, Pakistan by providing some valuable recommendations to the higher education management and the future researchers.

Keywords: HRM Practices, Organizational Trust, Organizational Performance & HEIs

112. Impact of Elections on Stock Returns; A Cross-Country Empirical Study

Muhammad Sadiq Shahid, Rao Najam

Bahauddin Zakariya University, Multan

ABSTRACT

The purpose of this paper is to investigate the impact of elections on Pakistan and Indian Stock Markets return from (2004-2019) in India and Pakistan general election (2002-2018). Using the mean-adjusted return model and event study methodology and cumulative average abnormal return (CAAR) of 30 days, 20days and 10days of stock markets were calculated. The empirical result shows that election has an impact on the Pakistan Stock Exchange (PSX) and India Stock Exchange (ISX) returns. Moreover, the paper derives from the results that the PSX and ISX are inefficient for a short span of time, after 10 days because these markets absorb the noisy information. This study is unique in its nature as it examines the impact of the election on two emerging stock markets return simultaneously and is expected to contribute significantly in the capital market literature of Pakistan and India in particular.

Keywords: Stock return; elections; event study, CAAR

113. The Influence of Pakistani Consumers Egoistic Values, Perceived Product Quality and Price on Their Purchase of Environment-Friendly Products

Prof. Dr. Masood-Ul-Hassan, Hafiz Muhammad Kamran Shakir

Department of Commerce, Bahauddin Zakariya University, Multan.

Presenting Author's Email: hafizkamranshakir@gmail.com

ABSTRACT

In the last few years, there has been increasing considerable interest in environment-friendly products in worldwide countries. However, studies revealed that the consumption of environment-friendly products is still very limited.

The aim of this study is to identify the function of consumers' attitudes towards green (ATG) products that in turn impacts customer's purchase intention (PI) towards eco-friendly products. A total of 118 online survey responses were gathered from one of Pakistan's reputable university students based in Southern Punjab, the majority of whom enrolled in Punjab Information Technology Board (PITB) under e-Rozgar (Electronic Employment) Training and Education Program. Moreover, to analyze the data, Partial Least Square Structural Equation Modeling (PLS-SEM) was applied through Smart-PLS 3.0. The outcome of this research indicated that antecedents include consumer PBC (perceived behavioral control), EV(Egoistic Values), Perceived product quality (PPQ) have positive effect, while the social norms(SN) has negative impact and Perceived product price (PPP) has no significant impact on the Attitude towards green (ATG) and in turn has positive impact on purchase intention towards eco-friendly products. Customers ATG mediated the effects of PBC, SN, EV, PPQ, and PPP on purchase intention. This study provides further pearls of wisdom into the various areas for future research in the context of green product buying intention in southern Punjab, Pakistan.

Keywords: Smart PLS 3.0, Environmental Friendly Products, Attitude Towards Green (ATG), Egoistic Values (EV), Perceived Green Products Price and Quality, TPB (Theory of Planned Behavior), Pakistan.

114. Analyzing the Mediating Effect of Employee Creativity and Wellbeing in the relationship between Innovative climate and Organizational Citizenship Behavior in banking sector of Vehari, Pakistan

Muhammad Azeem, Dr. Munir Ahmed

Department of Management Sciences, COMSATS University Islamabad, Vehari Campus, Pakistan

Presenting Author's E-mail: muhammadazeem.ch25@gmail.com

ABSTRACT

Organizations are striving in how to sustain the best performance of their workforce and this study focuses on analyzing the mediating effect of employee creativity and wellbeing in the relationship between innovative climate and organizational citizenship behavior in the banking sector of Vehari, Pakistan. Data were collected through structured questionnaires from 232 bank executives. PLS-SEM was used to test the accuracy and significance of the hypothesis. The results revealed that creativity and well-being mediate in the relationship between innovative climate and OCB. The implication insights aimed to support organizational leaders and marketing specialist, how organizational climate enhances the employee working behaviors through employee creativity and psychological wellbeing. More specifically, a friendly climate has a positive effect on employee creativity, wellbeing and working behavior which is essential to make a productive workforce.

Keywords: Innovative climate, Employee Creativity, Well-being, Organizational Citizenship Behavior

115. Integrating Human Capital Management Organizational Performance: The Moderating Role of Innovative Working Climate

Arslan Saeed

Islamia University Bahawalpur, Pakistan

ABSTRACT

The study highlights the importance of Human capital management as a facilitator factor towards organizational performance in the Higher Educational sector of Pakistan. Furthermore, the study examined the role of innovative working climate as a moderator and innovation and organizational learning between Human capital management

and organizational performance. The researcher used positivism research philosophy to check cause and effect relation of human capital management and organizational performance having mediation of the innovation and organizational learning and moderation of innovative working climate via implementing deductive approach. Multistage proportionate stratified sampling technique was used and data were collected through standardized questionnaire all universities of Pakistan. The study finds out innovation and organizational learning has mediating role and innovative working climate has moderating role in the relationship of human capital management and organizational performance. Furthermore, Human capital management has significant relationship with increasing organizational performance. This work points out that the survey data were collected from a sample of 340 faculty members of different universities. The results should be tested in other organizations from other sectors like hospitals, banks etc to check their suitability and to be generalized. From a practical point of view, it contributes a “tool” that can assist in the measurement of human capital and its impact on performance. This is the first study that examine the Human capital management as a facilitator factor towards organizational performance in the Higher Educational sector of Pakistan. Furthermore, moderation of innovative working climate and mediating role of innovation and organizational learning in relationship has also examined.

116. Capacity Building in Stock Market for Economic Growth

M. Kamran Shahid

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan.

Presenting Author's Email: kamran.shahid@yahoo.com

ABSTRACT

This paper aims to examine the capacity building in stock market for economic growth with respect to the factors that enhance the stock market capitalization. The selected countries are emerging economies. This study evaluates cross country series data of 26 emerging countries listed at MSCI index, through a period of 2009 to 2019. The data were collected through World Bank, Pakistan Stock Exchange and SECP database. Vector Error correction model and Multiple Regression analysis were applied on data to analyze the significant impact of stock market capitalization to GDP. The findings suggest that there is considerable significant impact in short term and long-term relation. Political stability and corporate tax rate are two important factors that have significant impact on stock market capitalization to GDP. This research is different from all past researches with respect to methodological, aeon and acclimatization perspective. Capacity building is a relatively new phenomenon adopted from complex adaptive ecosystems and most studies in this area are of theoretical nature. Moreover, the fact that this research has considered not only the long term but also short-term market capitalization perspective, adds to its overall value and originality.

117. Impact of Green HRM Practices on Environmental Performance, the Mediating Role of OCBE

Ali Shan, Dr. Adnan Ahmed Sheikh, Nadir Munir Hassan

Department of Business Administration, Air University Multan Campus

Presenting Author's Email: sheikhali_@hotmail.com

ABSTRACT

Today, environmental concerns are the emerging challenges faced by the hotel industry in Pakistan. Therefore the current study will examine the effect of Green Human Resource Management Practices (Green Rewards, Green Training, and Green Organizational Culture) on Environmental Performance by examining the mediating role of

Organizational Citizenship Behavior towards the environment and moderating effect of Green Organizational Culture between Green Training and OCBE and between Green Rewards and OCBE. The study framework was established from theories namely, Social Exchange Theory and the AMO Model. Data was collected from Employees working in different Hotels of Pakistan. 292 valid responses were obtained. Purposive sampling was used. Hypotheses tests were performed on Smart PLS-SEM 3.2.8. Findings show a significant relationship between Green Training, Green Rewards, Green Organizational Culture, and OCBE. Relationship between Green Training and Green Organizational Culture also gave a positive relationship but a negative significant relationship was found between Green Rewards and Environmental Performance. OCBE also mediated between GHRM Practices and Environmental Performance. Green Organizational Culture played an important role in moderating the relationship between Green Training and OCBE and Green Rewards and OCBE. Besides, findings of this study will enrich the research on the area of GHRM Practices, OCBE, and Environmental Performance in the Hotel Industry in Pakistan, which is in its infancy till now. The specific nature of the sample collected from only 4-5 star hotels of Pakistan and taking just three practices of GHRM practices may bound the generalizability of results and allow for future studies.

Keywords: Green Training, Green Rewards, Green Organizational Culture, OCBE, Environmental Performance.

118. Consumer Vanity and Compulsive Buying Behavior

Shakeeb Faheem, Moin Ahmed Moon

DEPARTMENT OF ADMINISTRATIVE SCIENCES, AIR UNIVERSITY MULTAN CAMPUS

Presenting Author's Email: shakeebfaheem@gmail.com

ABSTRACT

Compulsive buying has become a serious concern for the world, especially for underdeveloped countries. The people of underdeveloped countries are living on low wages but are becoming more habitual of buying. Compulsive buying is beneficial for the marketers but is drastic for society as a whole. This study provides insights into the causes of compulsive buying. In this study, we used Stimulus-Organism-Response (S-O-R) model to develop a conceptual framework. Based on the previous researches we designed a questionnaire. We collected the data from young shopping mall consumers (18-35) years of the urban population of Punjab Pakistan. For the reliability and validity of the data we used confirmatory factor analysis and for studying the relationship among variables we used structural equation modeling. Vanity is the main reason for the compulsive buying behavior of young consumers. The mediating role of brand consciousness and materialism is important in describing the relationship of vanity and compulsive buying. The results of this study show that brand consciousness and materialism positively influences compulsive buying. So marketers should focus on branding and they should use the materialistic approach in their promotional campaigns. This would increase their sales. The study was conducted in cities of Punjab Pakistan due to less financial resources. Future researches can include cities of other provinces as well. We collected data from young shopping mall consumers (18-35) years. Future researches can include other age groups as well. Moreover, this study based on a cross-sectional research design due to a shortage of time. Future researches can use longitudinal research design for their study. In this study, we explained the compulsive buying behavior with theoretical support of the Stimulus-Organism-Response (S-O-R) model. To understand consumer's compulsive buying behavior we used utilitarian attitude (brand consciousness) and hedonic attitude (materialism).

Keywords: Physical Vanity, Achievement Vanity, Brand Consciousness, Materialism, and Compulsive Buying.

119. Green Values & Organic Food Consumption

Furqan Ali Khan, Dr. Moin Ahmad Moon

Air University Multan Campus.

Presenting Author's Email: furqanalikhan29@gmail.com

ABSTRACT

To investigate Pakistani consumer's green values attribute which in turn influences their different dimensions of attitude and intentions to purchase organic food. Data collected via questionnaires from 328 young people who are organic food consumers. SPSS & Amos V21 used for data analysis and structural models. Significant relationships were found between green values, towards attitude. Similarly, significant relationships were found between different dimensions of attitude towards organic food purchase intention. By incorporating different values of people and different attitudes for organic food, the marketer can convince the retailer for the availability of organic food. This study presents a thorough understanding of consumer attitudes towards organic food purchase intention.

Keywords: Green values, Organic food, Purchase Intention

120. Modeling the Impact of Value Attitude Behavior Model to Explain Consumers' Green Purchase Behaviour

M Shahrukh Durrani, Dr. Adnan Ahmed Sheikh, Prof. Dr. Hayat M. Awan

Department of Business Administration Air University, Multan

Presenting Author's Email: mshahrukhsadozai@gmail.com

ABSTRACT

Nowadays, environmental protection is debatably one of the key areas of the research. Environmental protection is facing issues and challenges around the world. Therefore, to understand the diverse perspective of environmental issues and challenges. Current research proposed the VAB Value Attitude Behavior model to express the green behavior of the consumer, which includes the identification of 350 Pakistani consumers with the help of a convenience sampling technique. Results of SEM modeling indicated that consumers' environmental consciousness inclined in the direction of environmental concern, which applied constructive results on their green buying response behavior. Furthermore, personality traits were stated to moderate the interactions between environmental consciousness and environmental concern towards green response behavior. And the direct association between environmental consciousness and green purchase behavior response. Hypotheses tests were performed on Smart PLS-SEM 3.0. Findings have shown significant relationships. The study plays an important part to contribute to the literature with its potential antecedents and moderating variables to enhance the green purchase behavior of Pakistani customers. Still, this current research work will be valuable for both the management and the customers to attain their desired results. The specific nature of the cross-sectional sample collected from a limited number of places bound the generalizability of results and allow for future studies.

Keywords: Environmental Consciousness, Environmental Concern, Personality Traits, Green Purchase Behavior, Value Attitude Behavior Model.

121. How Dark Triad trigger Counterproductive Work Behavior in employees, taking effect of transformational leadership as a moderator

Laila Raza, Dr. Adnan Ahmad Sheikh, Dr. Hayat Muhammad Awan

Department of Business Administration Air University Multan

Presenting Author's Email: Lailaraza24@gmail.com

ABSTRACT

Work engagement these days is arguably one of the key challenges confronted by the Education sector in Pakistan. Therefore, on the bases of social exchange theory and trait situation theory we studied how the individuals possessing dark triad (Machiavellianism, psychopathy, and narcissism) show counterproductive work behavior, also studying the moderating effect of transformational leadership between dark triad and CWB. Data was collected from faculty members working in private schools in Pakistan. Out of the 300 distributed questionnaires, 251 were returned. The purposive sampling technique was used. Hypotheses tests were performed on SmartPLS SEM 3.0. The dimensions of the dark triad were studied separately. Findings show a significant relationship between two dimensions (Machiavellianism, psychopathy) of a dark triad with CWB, while the insignificant relationship between one dimension (narcissism) of the dark triad with both dependent variables. Moreover, transformational leadership proved to moderate the relationship of the dark triad with counterproductive work behavior. Besides, the study findings will redound to organizational benefits by enriching research on the behavioral outcomes of employees in education sectors and what triggers the negative behaviors like CWB by referring to its potential antecedent and moderating variable. However, the study will be useful for both organizations and employees to achieve desired outcomes. The specific nature of the cross-sectional sample collected from a limited number of cities may bound the generalizability of results and allow for future studies.

Keywords: Dark triad, counterproductive work behavior, transformational leadership, the education sector

122. Impact of Ownership Structure on Firm's Business Risk: Moderating Role of Leverage

Laila Raza, Dr. Adnan Ahmad Sheikh, Dr. Hayat Muhammad Awan

Department of Business Administration Air University Multan

Presenting Author's Email: Lailaraza24@gmail.com

ABSTRACT

The purpose of this paper is to examine the influence of ownership concentration on the firm's business risk. The authors further investigate if financial leverage has any moderating effect on the relationship between ownership concentration and business risk. The study employs the Signaling theory, Agency theory, and Packing order theory to evaluate the influence of ownership concentration over a firm's business risk. The authors use a regression approach to measure the performance of family-owned firms against that of widely held firms. The study confines to the firm's business risk of emerging markets. The results show that family-owned firms are dominant with concentrated ownership. The business risk has significantly negative relationships with family firms and high family concentrated firms have high business risks. The study further illustrates that family ownership concentration influences the level of the business risk of risk. The findings further indicate that leverage has no significant role in affecting business risk. Results also confirm that firms paying high dividends are signaling fewer business risks. The evidence supports the proposition that Ownership concentration plays a great role in the firm's business risk and leverage does not affect business risk. The originality of the paper lies in factoring business risk while

explaining the role of ownership concentration and comprising family and non-family firms in emerging markets like Pakistan where more than 80% of firms are highly ownership concentrated.

Keywords: Family firms, Ownership concentration, Business risk, Agency theory, Leverage

123. Competition, Risk and Financial Stability of Conventional and Islamic Banks: A Cross Country Analysis

Sharmeen Iqbal

AIR University, Multan Campus

Presenting Author's Email: sharmeeni50@gmail.com

ABSTRACT

The relationship between the competition and financial stability has been at the center of academic and policy debate over the last three decades and especially since after the global financial crises. Much research has done on it but nobody has considered a risk as an important tool in between competition and financial stability relationships. The financial stability of the financial sector is a hot issue for the overall economic and financial robustness of every country. The aim of this study is to check the influence of competition on financial stability in the banking sector. Here the risk is taken as a mediator between the relationship of competition and financial stability. The purpose of this study is to provide significant attention to Islamic banking which is interest-free as compared to conventional banks. Data of 53 conventional and 21 Islamic banks from Pakistan, Malaysia, and Saudi Arabia for the years 2013 to 2018 has been taken in this study. For the data analysis, SPSS V25.0 AND AMOS V24.0 both are applied. Results of Islamic, conventional and all banks data are significant that shows there is a significant relationship between competition and risk, competition and financial stability and risk and financial stability. This study analysis shows that risk plays a mediator role between competition and financial stability in the financial sector. Result of this study shows that Islamic banks are working and performing better than conventional banks and Islamic banks are growing better than conventional banks in Muslim countries and in cross country analysis performance of Malaysian banks is better than Pakistan and Saudi Arabia banks, that shows Malaysian banks are more financially stable than other two countries banks. The existent literature was interested in exploring the relationship between competition and financial stability in which risk plays a mediator role in the context of Islamic, conventional banks and cross country banks analysis. The future studies can take data of more than six years and can take data from more countries and they can even take non-Muslim countries as well to examine the relationships.

124. Impact of CSR on Firm's Financial Performance: The Roles of CSR Communication

muhammad junaid, Dr. Muhammad Abbas Mian, Allah Ditta Malana

Department of Business Administration Air University Multan

Presenting Author's Email: m.junaid592@gmail.com

ABSTRACT

Studies on the effects of corporate social responsibility (CSR) on firm's financial performance identified that CSR communication through marketing channels is a key mechanism necessary to translate CSR into financial performance. In this study, firms' corporate websites are considered the primary information source used by firms' key stakeholders in their evaluation of the firm. Specifically, this study examined whether the extent to which manufacturing and consumer product firms communicate CSR through their websites influences the effect of CSR

on their financial performance in returns (i.e., ROA, Sales Growth, ROE, PBT and Tobin's Q). CSR was disaggregated into distinct types for social responsibility, environmental responsibility, community responsibility, human rights responsibility and product and process responsibility. Based on a sample of 344 manufacturing and consumer product companies listed on Pakistan Stock Exchange, results confirm that communicating CSR through corporate websites helps the CSR to increase firm's financial performance. By exploring the utilization of corporate website for communication of CSR, this report is an important step towards empirical research to produce a concrete theory based on the methodology, tests and measures prescribed herein.

Keywords: Corporate social responsibility, CSR, corporate websites, communication, ROA, Sales Growth, ROE, PBT Tobin's Q

125. Factors Influencing Banks Intention to Adopt Green Finance

Arsalan Majeed, Dr. Owais Shafique

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: owais.shafique@iub.edu.pk

ABSTRACT

Competition in the business of banking is continuously increasing, as a result of which many banks are attempting to retain their customers using different strategies, for this instance bankers are fairly positive in developing general attitudes towards the use of green banking as part of their work activities. Green banking services are being used with increasing frequency in most developing countries, including Pakistan. Although previous studies have confirmed the importance and benefits of such services for both banks and customers, the level of green banking adoption in Pakistan is still low. This study aims to identify and understand factors that influence banks' intention towards the use of green banking services. In this regard, green banking has become an important strategy today for banks, following the influential role of environmental concerns. However, green banking initiates major changes in the working environment and alters the provision of banking services for the bankers. As such, the objective of this study is to examine the bankers' attitude towards the adoption of green banking initiatives in Pakistan. The study's findings indicate that perceived ease of use has an influence on perceived usefulness whose impact, in turn, has an attitude towards use. This research confirms the significant relationships of performance expectancy, effort expectancy, social competition, environmental concerns and central bank regulations with the intention of banks to adopt green banking in Pakistan. This study integrates the technology acceptance model (TAM), management commitment and support and competitor pressure to propose a theoretical model. The primary data were collected from 120 valid questionnaires that were distributed to Pakistan Bank employees. Data analysis was performed using the partial least squares (PLS) approach. The TAM framework has been used here to analyze banks' intentions. and finally, it is also quite lucid from the model that both management commitment and support and competitor pressure are likely to have a substantial and auspicious impact on intention to adopt green Banking, and these two (management commitment and support and competitors pressure) are assumed to be an important predictor of the adoption of green banking. This research will help managers to figure out the relevant factors that are required to adopt green banking. The manager of a bank can draw upon our framework in assessing conditions for the successful adoption of green banking by their banks and their banking value. Some of the studies were conducted earlier in Pakistan on its adoption but this is the first research, which has been conducted on green banking adoption.

Keywords: Green Banking, performance expectancy, effort expectancy, social competition, environmental concerns, central bank regulations, Perceived Usefulness, perceived ease of use, Attitude toward use, Customer pressure, Management Commitment & Support.

126. Food Choice, Food Neophobia And Chinese Food Consumption Behavior: An Extension of The Theory of Planned Behavior

Muhammad Nouman Shafique

Presenting Author's Email: shafiq.nouman@gmail.com

ABSTRACT

Globalization has emerged the ethnic food around the world. Customers from different regions can taste the ethnic food of other regions. Chinese food is famous around the world because of its sensory and non-sensory characteristics. The contribution of this study is the extension of the theory of planned behavior. The purpose of this study is to empirically investigate the Foreigners' food consumption behavior in China. Food choice, weight control, and food neophobia are considered in the extension of the theory of planned behavior in the consumption of Chinese food. The population of this study is foreigners living in China. The simple random sampling method is used to collect data from 344 foreigners. Data were collected through an adopted questionnaire through a survey technique. Data were analyzed through the PLS-SEM software. The results of this study have contributed to the theory of planned behavior through weight control and food choice. The results show food neophobia is directly effecting consumption behavior while the moderated effect of food neophobia was rejected. This result is interesting and contradicting from the previous contributions in the theory of planned behavior. It is concluded that this study has contributed to the theory of planned behavior in the Chinese food context which has filled the gap in the literature and opens the new horizons for the experts in the food industry to design their strategies which will be more fruitful to sharpen the consumer behavior for Chinese food. This study can be implemented in other countries for the extension of the theory of planned behavior in their ethnic food to establish and flourish their regional food industry.

Keywords: Theory of Planned Behavior, Chinese Food, Food Choice, Food Neophobia, Weight Control, Intention, Behavior

127. Public Interest Litigation: Economic Implications: A Case Study of Reko Diq

zain Ashfaq

Presenting Author's Email: Zainashfaq172@gmail.com

ABSTRACT

Public Interest Litigation (PIL), a discretionary constitutional jurisdiction is, indeed, the constitutional mandate for socio-economic and legal justice. Such PIL objective is focused through the enforcement of the fundamental rights of public importance under the provisions of Article 184(3), the Constitution, 1973. Though the Supreme Court of Pakistan has been vigilant while exercising judicial review powers as *modus operandi* for PIL, sometimes it is engaged, however, in disguise of protection of fundamental rights, in the domain of other branches of the government. Even, such involvement has been extended to the matters of economic policies, which as a general principle of judicial review jurisprudence should be retrenched from judicial jurisdiction. This trend has not only distorted the PIL objectives, but it has also influenced the socio-economic development which eventually affects the fundamental rights. Economic policies being of atypical nature needs to be decided and supervised by the bodies concerned instead of judicial intervention. Judicial overlook of this fact may cause serious economic implications as it has occurred in Reko Diq matter as decided in the case *Maulana Abdul Haque Baloch v. Government of Balochistan*, PLD 2013 SC 641. With great regard of the judges whose profound learning, we always ardently appreciate with optimum respect, the appraisal of exercising of PIL jurisdiction in this case, demonstrates that 'judicial capital' is of no use, in the economic matters where no fundamental right is in question. So, the matters relating to economic policies should be considered non-judicial, and be denied from taking judicial cognizance.

128. The Impact of Obesity on Hiring Decision & Workplace Discrimination: A Case from Banking Sector of Pakistan

Ezza Naseem¹, Ali Junaid Khan¹, Prof. Jawad Iqbal¹, Dr. Waseem Ul Hameed²

The Islamia University of Bahawalpur Pakistan¹

Universiti Teknologi Malaysia²

Presenting Author's Email: ezzanaseem8@gmail.com

ABSTRACT

The purpose of the paper is to determine the impact of obesity, explicit thought and implicit thought on hiring decision and workplace discrimination the overweight people face in their job as compared to normal weight peoples. There is a general assumption that obese/overweight people face stereotypes and negative attitudes during the recruitment and after recruitment in a workplace setting. The proposed relationship is tested in the banking sector to draw a conclusion. The hypothesis was tested using a self-administered questionnaire on a sample of 95 respondents from the banking sector by using structured equation modeling. The results revealed that obese people face negative perceptions but the weight biases and discrimination does not exist at work settings in the banking sector as complex physical activities are not involved in banking work. The banking sector actually needs the base system the preference is given to the skills, not on the physical appearance in sense of overweight and obesity. Perceptions of not hiring due to weight were found to be more frequent as compared to discrimination with high body mass index values (BMI>35). The correlation and regression results show that the discrimination is present in hiring due to implicit and explicit thoughts of the employers because obese are perceived as lazy, less emotionally stable, shy, less potential and having less self of control. The concept of obesity is clearly understood from the past studies that led to the worldwide obesity epidemic. Data from past researches, where a number of articles used that cover a wide range of literature, but concentrate on medical and psychological studies. All previous research has discussed the medical, economic, psychological and social concerns of obesity in various countries of the world. The study findings contribute to the evidence that obese people are discriminated against in the hiring process and support calls for policy development. This study provides guidelines for future research to explore several other hidden factors of discrimination in the banking field, for example in promotion, psychosocial concerns, and so forth.

129. Stock selection and Market timing ability of mutual fund managers: Evidence from Pakistan

Amna Noor, Saleh Nawaz Khan, Sanaullah

Department of Management Sciences, The Islamia University of Bahawalpur.

Presenting Author's Email: sallehkhan@yahoo.com.

ABSTRACT

The mutual fund performance and identification of successful fund managers have been spotlight ever. Several models have been developed for evaluating the fund manager's performance. Stock selection skills and market timing ability are one of them. This study analyzes the stock selection skills and market timing ability of mutual fund managers in Pakistan. The results indicate a lack of market timing ability exists in both conventional and Islamic funds managers. However, stock selection skills found significant in Islamic fund managers, but the same is the absence in the conventional fund.

Keyword: Mutual funds, Market timing ability, Stock selection skills, Jensen Alpha, Manager Performance

130. The Mediating Role of Adaptive Training Programs Between Training Practices and Organizational Agility in Context of Commercial Banks of Pakistan

Jawad Iqbal, Muhammad Sajjad Khan

Department of Management Sciences, The Islamia University Bahawalpur

Presenting Author's Email: s.iub@outlook.com

ABSTRACT

In the current turbulent and highly competitive environment of today, Organizational agility that is the ability of organizations to quickly sense and respond to environmental changes is an important determinant of organizational success. This research has been conducted mainly to recognize the different types of Training Need Assessment (Managerial View, Observation and Electronic Need Assessment) and their role for the designing training programs and success of an organization in the competitive and challenging environment of the employees of commercial banks in Pakistan. The research data was collected from the managerial staff and employee of the different commercial banks which are operating in Pakistan especially in District Bahawalpur. Total No of Questionnaires was 310 which were distributed among employee, the 260 response was collected. The response rate is 86%. This paper will provide a new concept of electronic training needs assessment and the role of efficient training programs for providing Organizational Agility so the service of customers can be excelled in the scenario of commercial banks operating in Pakistan. Further Smart PLS was used for data analysis. Speed up the progress of adopting change, Reduce the hazard and effect on the business and guarantee that your employees are set up for the change as well as completely prepared, Help the employee to accomplish his objectives and dreams throughout whole life, High optimism Confidence and motivation increase of those employees who get training they are highly optimized

Keywords: (TNA)-Training need assessment Bosses/ Managerial, Electronic Need Assessment, Observation, Adaptive Training, Organizational Agility.

131. Impact of Self-Congruity and Brand Image Congruity on Brand Loyalty: Mediating Role of Brand Attitude

Najeeb Ahmed¹, Dr. Imran Manzoor²

¹ Riphah International College (A Project of Riphah International University).

²Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan.

Presenting Author's Email: najeeb059@gmail.com

ABSTRACT

The objective of this research paper was to investigate the impact of Self-Congruity (SC) and Brand Image Congruity (BIC) on Behavioural Loyalty (BL); to probe the mediation of Brand Attitude (BA) between Self Congruity and Brand Image Congruity and Behavioural Loyalty; to find out moderation effect of Reference Group (RG) on Brand Attitude and Behavioural Loyalty relationship. The data collected from 213 respondents through convenience sampling. Hypotheses were tested using regression analysis (SPSS 20). The result of the study indicated that all three types of Self-Congruity and Brand Image Congruity dimensions positively and significantly affected brand attitude. Brand Personality Congruity was the stronger predictor of a brand attitude than other tested predictors. The findings of the study provided several useful managerial implications. Manager more focused on self-congruity because customers focused on the brand personality and match it with their personalities and find a resemblance to the particular brand. This research study contributed to the literature by examining the Brand Attitude as a mediator and Reference Group as a moderator.

Keywords: Self-Congruity, Brand Attitude, Social Factors, Reference Group, Behavioural Loyalty, Brand Image Congruity.

132. Impact of Employees' Justice Perceptions on Intention to Leave

Muhammad Usman Farooq, Dr. Muhammad Imran Rasheed

The Islamia University of Bahawalpur Pakistan

Presenting Author's Email: usmanfarooq5601@gmail.com

ABSTRACT

The desire behind the study is to investigate organizational justice with all its dimensions (such as; distributive, procedural, informational and interactional) in relation to the employee turnover intention in higher education institutions especially among the teaching and non-teaching staff of the International Islamic University Islamabad. The study was conducted on 138 employees at the International Islamic University Islamabad. This study results hypothesized that organizational justice along with its components has a negative and significant relationship with job employee turnover intentions. The convenience sampling approach is used for this study and further self-administered survey questionnaire was circulated to obtain perceptions of the target sample. Components of organizational justice build-up were based on multi-item scales. In the beginning, CFA was conducted for the validity of each measurement and later the correlation and descriptive statistic were reported. Regression analysis was conducted in order to interrogate the impact of four aspects on employee turnover intentions. The results of this study indicate that all independent variables of this research (organizational justice along with its components) have a significant negative relationship with the dependent variable (employee turnover intentions). It's mean the increase in organizational justice will decrease employee turnover intentions. As far as researchers' knowledge, a small number of studies have been done on organizational justice in the higher education institutions of Pakistan. So, there is a gap that the researcher can study the impact of organizational justice in higher educational institutions of Pakistan to authenticate its implications. The only limitation the researcher faced during the data collection was lack of positive response, which is due to issues like; inadequacy of knowledge, time, empathetic to the organization, underdevelopment of organizational and contribution to organization portfolio. Based on this research results the future researcher should take leadership style as the mediator.

133. Examining the effects of Compensation on Employee's Productivity: A mediated-moderation model involving a reduction in Joy of Work and unequal pay among subordinates

Alveena Malik

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: alveenamalik589@gmail.com

ABSTRACT

Employee productivity is considered to be the most essential ingredient of the organization. Past studies have been done on workplace design, environment, demographic characteristics and culture effects on employee productivity. But very little attention has paid on the effects of compensation, reduction in the joy of work and unequal pay among subordinates on employee productivity. The author aims to observe the reduction in the joy of work as a mediator and unequal pay as a moderator on the effects of compensation and employee productivity. Empirical data derived from a cross-sectional survey of 120 professionals from 6 main conventional banks of Bahawalpur City. Snowball sampling technique used in data collection. The current study used Partial least square structural equation modeling (PLS-SEM) for the assessment of the direct and mediating/moderating effects. This study used only a structured questionnaire method for data collection. For further research face to face or online interview methods and focus group methods with a decent number of participants could be used. Moreover, it is also recommended to

execute similar studies for educational and other industrial sectors. From a practical perspective, our results further point to the important role of compensation on employee productivity. Limited research has considered the joy of work to examine the interplay among compensation benefits and employee productivity. Based on the knowledge gap and little existence of empirical evidence, the author empirically tested the mediating role of the joy of work and unequal pay as a moderator in the association among compensation benefits and employee productivity.

Keywords Compensation, Employee Productivity, Unequal pay, Joy of Work

134. Impact of Performance Appraisal on Employee Performance: An empirical study based on the psychological understanding of the employees regarding performance appraisal

Azhar Mahmood Malik, Dr. Warda Najeeb Jamal

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: azharmalik5062@gmail.com

ABSTRACT

The general purpose of this study is to examine the psychological impact of performance appraisal on the performance of employees. The study analyzed the psychological negative impact of performance appraisal and its relationship with the employee's performance. The awareness level of employees is also analyzed in the study whether the employees of targeted institutions are well aware of the performance appraisal system or not. The data was collected from two leading institutes of higher education in the Bahawalpur region. The data was collected from 357 employees of these institutes. The correlation, regression, and descriptive analysis were used to analyze the relationship between performance appraisal and employee performance, the psychological negative impact of performance appraisal on employee performance and the awareness level of employees. The results of this study show that there is a negative psychological impact of performance appraisal on the performance of employees. The study also revealed that most of the employees were well aware of the performance appraisal system. The study contributes by examining the psychological impact of performance appraisal on employee performance. Leading higher education institutes have been used to gather data.

Keywords: Performance Appraisals, Positive and negative impact of Performance Appraisals, Employee Performance

135. Factors influencing the general public in the adoption of 4G and 5G technology in Pakistan. An empirical study based on TAM (Technology Acceptance Model).

M Akmal, Dr. Warda Najeeb Jamal

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: akmallod786@gmail.com

ABSTRACT

The world economies are boosting due to this technological shift. If any country will not move fast in adopting the new technologies of information its economy will crash. China is moving to become a world leader is only and only possible due to technological advancement in the information industry. For this purpose, a model of technology acceptance model (TAM) was introduced and this model has been extended with the passage of time due to researcher interest and the strength of the model that is widely accepted model all over the world. Many new constructs have been introduced in this model day by day to lighten its popularity and in this study less explored

constructs taken in to account and addressed in depth. These constructs include mobility, visibility, personalization Qualitative research strategy “is chosen for this study due to the detail description and development of hypothesis after reviewing literature deeply. While quantitative research strategy is chosen to collect the quantitative data and test the hypothesis after analyzing the data. A sample of four hundred (400) has been selected for study, which is considered to be the good one. In this study, four hundred (400) questionnaires were random mode is to be followed for the distribution of questionnaires amongst mobile internet users. Primary data was collected using a structured questionnaire. The findings of this study investigate how general public take responsive action in performing activities like mobile banking, e-commerce, entertainment and all other social and financial activities those are the need of a common man in this modern era by 4G and 5G internet advance technologies. The study contributes by examining the factors influencing the general public in the adoption of 4G and 5G technology in Pakistan based on TAM (Technology Acceptance Model). Employees from educational institutes have been chosen randomly to gather data for research.

Keywords: Mobility, Personalization, Visibility, Actual Use, Behavioral Intention, TAM

136. Impact of Employee Compensation on Women Employee Ambidexterity: A Mediation-Moderation Study covering CSR Practices and Glass-Ceiling Culture

Iqra farheen

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: farhench@gmail.com

ABSTRACT

The main aim of this paper was to empirically argue how organizations face brain drain from their organizations when they neglect the significance of compensation and implication of CSR practices among employees. Previously many studies have focused on compensations related to many other organizational concepts and the importance of compensation provisions by the firms. In this article the purpose was to measure the impact of employee compensation (EC) on women employee ambidexterity (WEA) was Furthermore HR-related CSR practices were used as a mediator while Glass Ceiling Culture (GCC) was considered as a mediator to measure the indirect effect on women employee ambidexterity. Sample of 154 women employees working in public-owned organizations was collected from the total population of 397 women employees who were serving at different hierarchal ranks in those organizations. Systematic Sampling was used for data collection. Furthermore, a close-ended questionnaire was used to collect data and responses were personally administrated. The total response rate generated was 59%. Furthermore, Smart PLS was used for analyzing those responses, direct-path effects, mediation-moderation were calculated for further result outcomes. Results indicated that CSR practices act as a significant moderator between employee compensation (EC) and women employee ambidexterity (WEA). While glass-ceiling culture hinders the innovative, creative and skill-based inclusion in methods, tasks and overall organizational skill development and producing a psychological withdrawal thus leading organizations to gradually face brain drain of trained and competent employees. Results suggest some implications related to those who have the authority to reduce glass ceiling culture within organizations and maintain the implication of CSR practices within organizations. Instead of paying less attention to the minority groups under respective organizations' top management, leaders and senior bosses should take a stick stance on the availability of fair allotment of resources and key responsibilities among equal hierarchy employees to reduce biases and employee brain drain from a particular organization. Immediate top management should take into account the importance and ignited role of unbiased compensations and justice enactments especially to those employees who eagerly add on the innovative capacity building not only for their career but also for organizational development.

Keywords: Brain Drain, Compensation, Women Employee Ambidexterity, Exploration, Exploitation, Employee Productivity, Glass Ceiling Culture, CSR Practices

137. Investigating the Factors Affecting the Job Stress in Police Department: A Research from Bahawalpur Division

Qurban Hussain Sirah

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: Qurbansraa6@gmail.com

ABSTRACT

The purpose of this study is to determine the factors affecting job stress in the police of Bahawalpur Division. Health and safety awareness has not been widely studied as a moderator of job stress in the police. This study investigates the impact of abusive supervision, work environment, lack of resources and workload on job stress and contributes to the prior literature by highlighting the moderating effects of health and safety awareness. A causal and correlational survey is conducted to attain the objectives of the study. The research uses primary data collected from the constables and head constables of the police department of Bahawalpur. SPSS 20 is used for data analysis. Regression analyses are run to test the hypotheses. The results from the study showed the work environment has a significant negative impact on the job stress and workload has a significant positive impact on job stress. On the other hand lack of resources and abusive supervision has no significant impact on job stress. Moderation analysis shows that health and safety awareness strengthens the impact of work environment on job stress and weakens the impact of workload on job stress. Health and safety awareness does not moderate the impact of abusive supervision and lack of resources on job stress. The study has a crucial role in the compelling top management of Bahawalpur police to cope with the issue of job stress. The findings from the study are also helpful for police in other cities or countries facing similar issues.

138. The Impact of Critical Path Method on Project Management: A Case Study of DHA Bahawalpur

Muhammad Daud, Muhammad Imran

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: muhammad.daud@gmail.com

ABSTRACT

Among different factors, correct scheduling is one of the vital elements for project management success. The use of Critical Path Methods (CPM) is a basic way to improve scheduling and deal with such problems. CPM theory approximates project scheduling models to reality by considering uncertainties in decision parameters and expert experience and mental models. This paper provides a step-by-step approach for accurate estimation of the time and cost of projects by using CPM. This study endeavors to fill that gap by using SWOT Analysis, IFE Matrix, EFE Matrix, PESTEL, and Competitive Profile Matrix Analysis. The methodology adopted is the use of 15 structured interview questions from Engineers working in DHA Bahawalpur. Weighted scores obtained are based on the weights given by the interviewees on their observations & experiences and ratings are given by the interviewer keeping in view the importance of each factor under consideration. The data was analyzed using IFE and EFE matrix (Fred A. David) and it was found that by using CPM, time and cost of the project can be saved. The study is conducted on the basis of cross-sectional data to test the effect of CPM on a running project however this study should also have been conducted to check the effect of CPM in different regions and for different projects. The study uses the effect of CPM theory to minimize the project completion time which in turn saves time and cost of the project by increasing profit.

Keywords: Critical Path Method (CPM), SWOT Analysis, IFE Matrix, EFE Matrix, PESTEL, Competitive Profile Matrix Analysis, and DHA Bahawalpur

139. The Impact of Cause attributes and Moral Judgment on Consumer' Intention to buy Cause-Related Product

Saad Ullah

Presenting Author's Email: saadullah143@gmail.com

ABSTRACT

In recent years, pro-social activities have been gaining attention from companies alongside the growing importance of recognition as a socially responsible firm. This study empirically tests a model to evaluate the effect of cause familiarity and cause importance on subsequent attitudes toward the purchase intention of the allied product by using moral judgment as a moderator. A population sample of 495 actual product users was surveyed through a questionnaire. The results indicate that cause attributes influence consumers' intention while making a purchase decision. In addition moral judgment in the relationship of cause attributes and intention to buy cause-related products seems to play a key role. The results provide useful guidelines for marketers in designing their cause-related marketing initiatives.

Keywords: Cause-related marketing; Moral Judgment; Cause Attributes; Purchase Intention.

140. Service Quality impacts on Customer Satisfaction: Linkages and Implications for Management

Hina Hameed, Dr. Muhammad Imran Manzor

Department of Management Sciences, the Islamia University of Bahawalpur

Presenting Author's Email: Heena_ayaz07@yahoo.com

ABSTRACT

Organizations have to identify, measure, and manage the internal elements that produce customer satisfaction. Customers are the very important stakeholders in an organization and their satisfaction is a main concern to the management. Customer satisfaction has been the main focus of organizations and researchers equally. The purpose of this research is to study the important antecedents and consequences of customer satisfaction in the service sector and to evaluate their contributions towards the overall enhancement of customer satisfaction. The study was a self-administered survey with questionnaires from 40 respondents were done. Reliability tests, correlation, and regression analysis were conducted to analyze the results of the study. It was found out that customer satisfaction has strong relations with customer loyalty, service quality, and behavioral intention.

Keywords: Customer satisfaction, customer loyalty, service quality, behavioral intention

141. Effective Audit Practices as A Tool to Mitigate Enterprise Risk: Evidence from Pakistan

Faiza Hashmi, Salman Zia, Amna Noor

Department of Management of Science, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: Faizahashmi16@yahoo.com

ABSTRACT

The victory of an enterprise cannot be accomplished without effective risk management practices. Therefore, the level of risk management implementation (RMI) is the fundamental aspect in order to achieve the firm's success through audit effectiveness in an enterprise risk management system to mitigate potential enterprise risk. Currently,

Pakistani firms are not performing well to mitigate enterprise risk through enterprise risk management system. To resolve this issue, the present research accentuated on audit performance. Accordingly, the basic objective of this research is to emphasize the value of RMI by making use of audit effectiveness to accelerate ERM. To attain this objective, four hypotheses are devised to determine the relationship between audit practices and RMI (Risk Management Implementation) and the relationship between risk management implementation and ERM (Enterprise Risk Management). The results of the study revealed that the effectiveness of the audit has a significant positive relationship with RMI. Along with these results, it is also identified that Risk Management Implementation is significantly positively related to the Enterprise Risk Management System of an organization. This study would be helpful for business organizations in Pakistan to develop an effective and improved Enterprise Risk Management System by considering different identified issues related to RMI.

Keywords: Effective Audit (EA), RMI (Risk Management Implementation), ERM (Enterprise Risk Management).

142. Assessing Barriers in Introduction of Associate Degree Curriculum in Educational Institutions

Muhammad Afzaal Chaudhary

Department of Management of Science, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: afzal5687@gmail.com

ABSTRACT

Lately, the HEC, PHEC, and HED gave a policy decision to change the 2-year BA/BSc degree programs by the academically more arduous and relevant 2-year associate degrees, on the semester system pattern, by the next academic year. Carol Weiss's 'Theory of Change' propagates that people give too little attention to the early and intermediate changes that need to happen for long-term change to occur. In this study, the main purpose was to know the factors which create barriers in the introduction of these modern courses in educational institutions. This study has a deductive research approach in which a cross-sectional quantitative study was conducted at the university level. The result of 207 questionnaires analysis revealed that Lack of sense to change, Lack of educational resources, Lack of specialized facility and Lack of visionary Leadership are significant predictors of Barriers in the introduction of modern courses. In the future, this study can be conducted on a large scale basis and new variables can be added into a theoretical framework. This study will be helpful for the education sector to implement the government's latest policy by developing and devising the best strategies. No study exists in the literature that has identified the hurdles in the process of the introduction of modern ADP in universities.

Keywords: Lack of sense to change Lack of educational resources, Lack of specialized facility, Lack of visionary Leadership, Theory of change

143. A comparative study between capacity building and financial backing for educational startups – EDUpreneurship

Syed Shaheer H. Rizvi¹, Muhammad Imran², Shahid Yaqoob², Muhammad Asif Tanveer²

¹Department of Management Sciences, Khwaja Fareed University of Engineering & Information Technology, Rahim Yar Khan, Pakistan

²The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: shaheer.rizvi@kfueit.edu.pk

ABSTRACT

The purpose of this paper is to make a comparison between capacity building and financial backing for educational startups with specific to Educational Entrepreneurs (Edupreneurs). This paper is also designed to highlight the

research gaps, so that academics, working at the edupreneurship interface, can undertake more investigations linked to this topic. The study adopted a mixed-method approach. The analysis was based on a quantitative method followed by a qualitative approach to gain more insights into the study domain. It includes a survey questionnaire and a round of unstructured interviews with the beneficiaries (Edupreneurs) of two different projects. These projects were supporting educational entrepreneurs in establishing low-cost pre-schools in the South Punjab, Pakistan. This study compared two models of entrepreneurship empowerment and found that capacity building of Entrepreneurs increases the chance of survival as compared to financial backing only. The study is one of the first, to the author's knowledge, that compares the capacity building and financial backing of edupreneurs. This study contributed to the academic literature in the edupreneurship domain by relating the resource dependency theory (RDT) and human capital theory.

Keywords: EduPreneurship, Entrepreneurship, educational startups, resource dependency theory, human capital theory.

144. Effect of Delay Factors on the Delay of Construction Project (A study of University College of Agriculture and Environmental Sciences, the Islamia University of Bahawalpur)

Shahzad Ahmed Khalid, Dr Imran Manzoor, Mohsin Mateen, Fatima Muzahir

Presenting Author's Email: pro@iub.edu.pk

ABSTRACT

The basic aim of this study was to investigate the effect of delay factors associated with the project that causes the project as delayed. For this study perspective, the targeted project was taken the constructional project 'College of Agriculture, Islamia University, Bahawalpur'. In this regard, the data through the questionnaire was recorded from the constructional project of Islamia University 'College of Agriculture'. From a concerned audience, a total of 212 employees responded to the filled questionnaires. By analyzing the response in SPSS as per the required assessment of the association between variables has been judged and resulted as a significant positive effect of client-related factors, contractor factors; external factors, labor factors, and material related factors are significantly associated with transparent procurement practices at the targeted constructional project in Pakistan. These factors have been found prominently attached to the successful implementations in an organization. The responded employees from the constructional project have highlighted the delay factors related to different stages of project development. The findings of this study will be very helpful for all project-oriented organizations for crafting such strategies that efficiently treat the effecting factors in order to have successful project outcomes. For clients, contractors, and employees to understand their role and manage their works, the study will be helpful for future researchers in the area of project delays and consequences. The results of this study have been discussed for future implications and for managerial goodness of professional practices.

145. Role of Organizational Capabilities in Achieving Firm Performance: Evidence from Agri-Food Firms in Punjab, Pakistan

Rohma Hussain, Asif Yaseen

Department of Commerce, Bahaudin Zakariya University, Multan, Pakistan

Presenting Author's Email: khan.nimal@yahoo.com

ABSTRACT

This study has identified certain specific capabilities and analyzed their impact on agri-food firms, a sector that is developing rapidly in Pakistan. More specifically, the study identified four organizational capabilities such as

innovation, information exchange, marketing and relationship, which are posited to become market-driven in a competitive environment. Based on a survey of 160 employees from 39 agri-food firms in Multan and Lahore. This study implies Structural equation modeling (PLS-SEM) to investigate the research model. It was found that to become market-driven it is important to develop a higher level of innovation capability, marketing capability, and relationship capability. The information capability appeared slightly less significant than the others in affecting performance.

146. Factors Affecting Credit Risk (NPL) in Banks of Pakistan

Erum Fayyaz, Areeba Khan, Iffat Hussain

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: erummf2015@gmail.com

ABSTRACT

This study aims to examine the predictors of Credit Risk (NPL) and their relevant degree of impact on the credit risk of banks in Pakistan. There are two types of variables taken that are bank related variables and macro-economic variables. For bank variables, a sample of 10 banks has been taken from 2009 to 2018, and for macro-economic variables sample of 2009 to 2018 has been taken from world bank by applying *Ordinary Least Square OLS* method. The study is limited only to the ten banks of Pakistan over a period of ten years. This will add to the literature of Pakistan and provide subsequent researchers with additional information at an academic level. This will also provide a prospect to bankers to alleviate the NPLs and manage the borrowing and lending process in the view of both microeconomic and macro-economic levels. State Bank of Pakistan will use the resulting information to formulate policies that may support banks in minimizing the NPLs. The banking industry is the most significant industry and has a bigger share in the GDP of Pakistan. Also, financial institutions play their role to support other industries and alleviate poverty in a country. So, this study checks the effect of banking variables as well as the economic variables on the credit risk of banks by taking industrial sector growth as a moderator.

Keywords: Credit risk, Non-performing loans, Macro-economic, Bank specific, *OLS*

147. Sustainable business practices and workplace ostracism; The Role of Responsible leadership

Ali Ijaz, Dr. Sulaman Hafeez Siddiqui

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan.

Presenting Author's Email: alijjaz0092@gmail.com

ABSTRACT

Drawing on stakeholder theory, it's yet to be explained the role of responsible leadership with regards to sustainable business practices and workplace ostracism. Literature calls for further research in the field of sustainable business practices to bridge the gap between responsible leadership and workplace ostracism. The purpose of this working paper is to explore the role of responsible leadership in the banking sector with the context of workplace ostracism and sustainable business practices. Data will be collected through questionnaires from the bank staff of major five commercial banks. The structural equation modeling technique will be used to perform analysis by using AMOS. The bootstrapping method will be used to test the mediation. This study will extend the literature on the mediating role of sustainable business practices and its one of the first few studies which explained the role of responsible leadership with sustainable business practices and workplace ostracism. Senior management of banks will be able to examine the role of responsible leadership with context to Sustainable business practices and workplace ostracism

issue. An employee's perspective has been taken for this study as the response will be taken from employees only, not all the stakeholders of the banking industry. Data also collected from the major five banks only in the long list of banks/ financial institutions.

Keywords: Responsible leadership, Workplace ostracism, Sustainable Business Practices, Bank staff

148. Islamic vs. conventional banking: Business modal, efficiency and stability

Fatima Khan, Areeba Khan

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: Fatima.lodhi@gmail.com

ABSTRACT

This study aims to examine the probable predictors of financial stability and their impact on the stability of Islamic and conventional banking systems. There are three variables taken that are bank related variables. A sample of 10 Islamic banks and 10 conventional banks have been taken from 2009-2018 by applying the *Ordinary Least Square (OLS)* method. This study is limited only to the ten Islamic banks and ten conventional banks of Pakistan over a period of ten years. Financial sector stability means that the financial system has the capability to allocate funds efficiently and absorb shocks as they arise, thus preventing disruption of real sector activities and the financial system. If financial stability has not given importance, it will ultimately affect the economy of the country and it could be the cause of financial crises. Banking industry is the most significant industry in the economy of Pakistan. Islamic Banking initiated since the 1970's in Pakistan, yet it is at its infancy stage and claims lesser risk in comparison with conventional banks in Pakistan. So in the scenario of Pakistan, there is no comparative study done. This is the study to compare the business model, efficiency and asset of both conventional and Islamic banking.

Keywords: Islamic banking, Conventional banking, Z-score, OLS

149. Strategic Role of Human Resource Management Policies and Practices in Organizational Change

Saqlain Sher¹, Dr. Nasreen Suhail Khan²

¹ Islamia University Bahawalpur, Pakistan

² SZABIST Dubai Campus, United Arab Emirates

Presenting Author's Email: saqlain.sher@iub.edu.pk

ABSTRACT

This research study mainly answers regarding the relationship between HR practices and strategies with organizational change, the important role of HR towards effective change in any organization, and core HR policies and practices that are critical for effective organizational change. The researcher's own experiences and observations help in identifying HR roles. The other source of data was unstructured interviews, involved HR managers. In the present world of competitive environments and to thrive in the current era's economy, there is no way to avoid change; it is the process of alteration or conversion of the current situation towards the desired situation and change can vary from small-scale operational change to a large scale strategic planned movement. An organization can't operate and build towards an efficient workforce without proficient Human Resource Management (HRM). The proactive participation of HR Professionals to manage people's issues resulting from change is a major distinguisher success factor in the change process. This study has explained various external and internal factors in organizational

change, external factors like Policies of Government, Social Pressure, Raw Material Cost, and Technology, and Internal Factors like Profit Declination, Change Leadership, and Action of Union. This research study will facilitate various HR practitioners and professionals in UAE, help the organization working in different sectors along with engineering companies of Oil & Gas Sectors.

Keywords: HR Practices, HR Strategies, Organizational Change, Communication, Culture, Competition, Role of HR in change.

150. Can CAPM Predict Bankruptcy Risk

Muhammad Fahad, Dr. Areeba Khan, Qurat Ul Ain

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: fkhan_muhammad@yahoo.com

ABSTRACT

The important risks that investors and corporate managers face are liquidity risk and bankruptcy risk. Capital Asset Pricing Model is one of the most applied methods developed for corporate managers to calculate the cost of equity and to examine the risk-return relationship on financial securities, but it only considers systematic risk and ignores unsystematic risk under the assumption of diversification. Bankruptcy risk plays a key role in determining the cost of capital while investing in a specific firm; however, the current methodology of CAPM fails to capture bankruptcy risk, as it is mainly an unsystematic risk. This study highlighted the importance of making bankruptcy risk a part of total risk and investigate the validity of beta as per the current methodology of CAPM. Moreover, the study explored the possibility of replacing systematic risk and unsystematic risk with liquidity risk and bankruptcy risk. The results of the test to check the validity of beta suggested that standard beta is unable to capture bankruptcy risk and results of the Cumulative Risk Measurement test helped to identify the nature of risk i.e. liquidity risk or bankruptcy risk and the extent of these risks.

Keywords: CAPM, Systematic Risk, Unsystematic Risk, Beta, Bankruptcy Risk, and Liquidity Risk.

151. The Effect of Corporate Governance on Firm Performance: Evidence from Pakistan Automobile Sector

Mahwish Yamin

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan.

Presenting Author's Email: mahwish_yamin@hotmail.com

ABSTRACT

Recently, interest has developed in the field of studying the role of corporate governance in firm performance owing to the recent corporate scandals and bankruptcies. This study is an attempt to bridge the gap in the existing literature by investigating the association between corporate governance mechanisms and firm performance. Through this study, I analyze the impact of corporate governance on a firm's financial performance. Most previous studies on corporate governance study the effect of corporate governance on financial variables only. However, in this paper, I would study both financial and non-financial variables. The combined set of variables is used for theoretical and empirical modeling. Based on the existing literature, a conceptual framework and a set of the hypothesis are designed to observe the relationship between board characteristics and firm's financial performance. Boards characteristic will be measured by board size, education of board members, CEO duality, number of board meetings, director ownership, and gender diversification. The firm performance will be measured by return on assets, return

on equity and Tobin's Q. Hypotheses are tested on a longitudinal sample of 12 listed automobile companies on Pakistan Stock Exchange from 2004 to 2015. The empirical analysis is undertaken using Generalized Least Squares analyses. Results reveal that board characteristics such as gender diversity, board size, board meetings, education of board members and director ownership are positively related to firm performance, whereas CEO duality is found to be negatively related to firm performance. The above studies show the presence of different governance theories and more it is helpful in understanding board function. This article helps to understand the effect of traditional variables like a number of CEO duality, board meetings, and board size on board performance. This also shows the impact of organizational traits such as gender diversity and the education of members on firm performance. The theoretical framework and findings of the paper encourage scholars for further research.

Keywords: Corporate governance, ROA, ROE, and Tobin's Q

152. Predictors of Customer Satisfaction and Revisit Intention in Pharmacies

Rizwan Shabbir, Iqbal Hussain

Lyallpur Business School, Government College University, Faisalabad

Presenting Author's Email: rizwanshabbir@gcuf.edu.pk

ABSTRACT

Although Pakistan's pharmaceutical and healthcare sectors are expanding and evolving rapidly yet almost half of the population has no access to modern medicines. The assessment of customer satisfaction and intention to revisit the pharmacies can assist the managers in identifying the customers' perceptions over time and consequently in directing the appropriate resources. This study investigates customer perception, satisfaction, and intention of service offerings. Moreover, the mediating effect of customer perceived value on customer satisfaction and revisit intention at pharmacies is also examined. The quantitative research approach is adopted, and data is collected from 260 respondents using a fully structured questionnaire. All constructs are measured at a 5-point Likert scale and multivariate analysis is applied by using Statistical Package for Social Sciences 22. The results indicate an association among service quality, perceived value, satisfaction and revisit intention. Perceived customer value is found to have a positive relationship with customer satisfaction and revisit intentions individually. Future research may explore brand advocacy and relationship quality attributes. Secondly, new dimensions are required in the field of the pharmaceutical industry to see service quality, perceived value, and satisfaction.

Keywords: Customer Satisfaction, Revisit Intention, Pharmacy, perceived customer value, service quality

153. Death Anxiety among Field Staff of Punjab Police Officials with Regard To their Family System and Marital Status

Muhammad Bilal, Dr. Masood Nadeem, Muhammad Usama Fraz

Department of Applied Psychology, the Islamia University of Bahawalpur

Presenting Author's Email: muhammadbilal@iub.edu.pk

ABSTRACT

This research aims to measure the death anxiety among field staff of Punjab police officials with regard to their family system and marital status. In total, 200 field staff of Punjab Police Officials were enlisted from two districts (Multan & Bahawalpur) of South-Punjab, Pakistan. Correlational research design and quantitative research were used in this study. The questionnaires are administered to collect the data; Death Anxiety Scale (SAMPLER, 1970), the data were analyzed through SPSS (24). The results of independent sample t-test found that unmarried field staff

of Punjab Police Officials found more in the death anxiety as compared to married field staff of Punjab Police Officials. In the results of the family system, the death anxiety was higher among field staff of Punjab Police Officials from the separate family system as compared to field staff of Punjab Police Officials from the joint family system.

154. Risk Management in Banking – Identifying the endogeneity of ERM in the SAARC region

Ramla Sadiq, Kinza Younas, Amina Rana

University of Management and Technology, Lahore, Pakistan

Presenting Author's Email: ramla.sadiq@umt.edu.pk

ABSTRACT

The objective of this study is to investigate the relationship between ERM (crediting) ratings and the firm's value and to examine whether the implementation of ERM increases financial performance. In this study, we used available credit rating as an alternative for each country because SAARC (Pakistan, India, Bangladesh, and Sri Lanka) countries do not have an S&P credit rating. The dynamic panel model is used and to deal with endogeneity issues in dynamic board information model GMM estimator is used. Theories are tested by using the Framework Summed up Technique for Development (SGMM). The value of Q is the highest in Sri Lankan firms. Similarly, the ERM-score has the highest mean score for Pakistani firms followed by India, Bangladesh, and Sri Lanka. For the ROE, the indications of the assessed coefficients are positively significant in all samples. ROE is considered to be more vital; thus ROE upgrades its valuation. Furthermore, with the help of analysis, we came to know the effect of credit rating and other firm control variables on ROA. The ERM-score and ROA are found to have positive and measurably notable values. The peripheral impacts show that an increase of one score in rating score results in a normal rise of 0.34 in Pakistan, 0.02 in India, 0.0083 in Bangladesh, and 0.0087 in Sri Lankan firms.

Keywords: ERM (crediting) ratings, Firm Value, Firm Performance

155. Factors Affecting the Academic Performance of Students at University Level

Bashir Hussain, Prof. Dr. Jawad Iqbal

The Islamia University of Bahawalpur

Presenting Author's Email: dr.acad@iub.edu.pk

ABSTRACT

The current research examines the mediating role of Curriculum, English competency, Fee Remission, and Faculty quality. This imperative study was undertaken whether there is any positive or negative relationship among the variables as previous academic performance of students and the current academic performance of students and various other mediator roles among dependent and predictor variables. For this purpose, primary and quantitative data have been taken by respondents through the questionnaire data collection method. Several techniques have been applied as well as questionnaire reliability was estimated by reliability test (Cronbach's Alpha), descriptive statistics used for normality of data, to test association among the variables by correlation analysis and regression analysis and mediation test used to test the mediation phenomenon. The results indicate that there is a positive and significant relationship between the previous academic performance of students and the current academic performance of students and faculty quality, fee remission, curriculum, and English competency have admitted the role of mediator. All results have appeared according to the present hypothesis. There are some recommendations that conclude here, grow up the level of current academic performance of students is not possible without a higher level of faculty quality, English competency, curriculum and fee remission of university students.

156. The effect of governance structure on the likelihood of financial distress; evidence from an emerging market context

Muhammad Farooq, Dr. Amna Noor

Department of Management Sciences, The Islamia University, Bahawalpur

Presenting Author's Email: alihussnain155@yahoo.com

ABSTRACT

The present study examines the role of corporate governance proxies by board structure and ownership structure on the likelihood of financial distress for a sample of 279 PSX listed companies over the period 2010-2017. Logistic Regression technique and OLS Regression is used to bridge the relationship between CG and financial distress after confounding effects of firm size, leverage, net profit margin, and management efficiency. Altaman Z-score is used to measure the financial distress of sample firms as it measures financial distress inversely. The higher the value of financial distress lower will be the probability of financial distress firms. We finds insignificant impact of governance structure on financial distress of firms. Board structure (board size, board independence, CEO duality) and ownership structure (managerial ownership, institutional ownership, block holder ownership) used as a proxy of governance structure. Result reveals that board size and board independence shows insignificant impact on financial distress. This insignificant impact proves the passive role of outside directors to monitoring management. It count by the reason that owner's choose friends and relatives into board of directors to enjoy freedom in decision making, hence limit their active monitoring role. Duality shows significant positive relation that shows presence of duality leads to financial distress state of the firm. Institutional ownership show significant negative relation with financial distress that shows active monitoring role of institution in Pakistani firms. Managerial ownership and presence of block holders show insignificant relationship with financial distress. Findings of the study show an insignificant effect of governance structure towards firm existence of financial distress except for institutional ownership which proves negative but significant association with financial distress. The governance structure should strengthen to incorporate its role towards firm performance. This study provides insight between corporate governance and financial distress. The findings provide guidance to regulatory bodies and policymakers to strengthen governance mechanisms to deal with financial distress. An effective governance mechanism improves the efficiency of the capital market and lowers financial distress as well. The present study extends the existing body of literature on governance mechanism especially board structure towards the probability of financial distress in the Pakistani context. The governance structure should be strengthening to play a role in the elimination of financial distress.

Keywords: Corporate governance, financial distress, Z score

157. Performance indicators of quality teaching in higher education

Rao Mazhar Hussain

Department of Management Sciences, The Islamia University of Bahawalpur

Presenting Author's Email: Mazhar.rao@iub.edu.pk

ABSTRACT

Good governance in one way is the systematic review process of an institution. In this paper, I apply a quantitative framework for evaluating two indicators of quality of good governance namely voice and accountability and Government effectiveness in the delivery of higher education in Pakistan. In particular, The Islamia University of Bahawalpur (IUB) is considered as a case study for the issue of governance on quality education. The case of IUB is investigated because of its recent uplift in the quality based criteria devised by the Higher Education Commission

of Pakistan. The descriptive trend analysis of secondary data 2012-2013 is used as a baseline to uncover the attributes of quality teaching and learning through the voice of its customers. The study generates a discussion on the role of core policies to identify the ways of adaptation, learning, and experiment and -devising innovative policies to meet the emerging challenges in higher education institutes.

Keywords: Good governance in higher education; performance indicators; quantitative analysis.

158. Impact of Innovative Brand Experience on Brand Loyalty; the mediating role of Brand Love

Dr. Imran Manzoor, Saif ur Rehman

Department of Management Science, The Islamia University of Bahawalpur

Presenting Author's Email: Imran.imranb2001@gmail.com

ABSTRACT

The aim of the study is to observe the stimulus of innovative brand experience on brand love, which in turn influences their brand loyalty in the airline sector of Pakistan. The study also examines the comparison between PIA and other airline brands that are operated in Pakistan. Data was collected via a self-administrative questionnaire from 505 passengers of different airline brands who have traveled before in airlines. SPSS and Amos versions 21.0 were used to analyze the measurement and structural models. The research examined that in airline sector of Pakistan role of innovative brand experience and airline service qualities have an impact on brand love which develop the satisfaction and element of brand loyalty in consumer's mind and it also helps to pay a premium price for their beloved brand. Moreover, in comparison to PIA and other airline brands, there is a difference in the results of innovative brand experience and AIRQUAL's impact on brand love. This research is conducted in Pakistan only; there should conduct research between Pakistan and other emerging countries which will give a better result for the proposed model. Moreover, the comparative study can be conducted between PIA and other airline brands that are operating domestically. This study is showing the mediating role of brand love between innovative brand experiences, AIRQUAL as the independent variable and brand loyalty, willingness to pay price premium as a dependent variable which was not discussed before like this. This study is given a detailed comparison between PIA and other airline brands in the airline industry of emerging countries like Pakistan.

Keywords: AIRQUAL, Innovative Brand Experience, Brand Love, PIA in Pakistan

159. The determinants of financial leverage of Pakistani firms

Muhammad Zeshan¹, Muhammad Ramzan Sajid², Dr. Muhammad Zeeshan¹, Omer Yusuf¹

¹Business School, Faculty of Management Studies, University of Central Punjab, Pakistan

²Faculty of Management Sciences. The Islamia University Bahawalpur, Pakistan

Presenting Author's Email: Ramzansajid05@gmail.com

ABSTRACT

The purpose of this research paper is to determine the utmost significant determinants of the capital structure of automobile companies listed in the Pakistan stock exchange. Further, this research paper will investigate whether the capital structure models of developed countries provide a convincing explanation for making decisions of the capital structure of the automobile sector of Pakistan by applying multiple regression models. Capital structure theories; trade-off theory, agency theory, and pecking order theory has been analyzed to develop hypothesis related to determinants of the capital structure of the automobile sector. In this study, the researcher has used the statistical tools of correlation and multiple regression models to investigate the utmost significant determinants related to the capital structure through SPSS software for sample 8 companies out of 12

companies listed in Pakistan stock exchange under the automobile sector. The results indicate that profitability, asset structure, and interest coverage ratio are positively correlated to financial leverage. The firm size and business risk is negatively correlated with financial leverage. A business risk result indicates that this determinant is insignificant whereas the firm size and asset structure are significant determinants of capital structure. The findings of this research paper would help the managers in decision making how the optimal capital structure would be beneficial for the company. This study considers only the Pakistan automobile sector and practical implications potentially limit to Pakistan's economies. To the authors' knowledge, the most recent data has been used for this study to investigate the utmost significant determinants related to capital structure. Further, this research verifies the same variables that influence capital structure decisions in underdeveloped economies as observed for firms in developed economies.

Keywords: Determinants of capital structure, Financial Leverage, automobile sector, automobile companies Pakistan.

160. The Impact of Enterprise Risk Management System (ERMS) on Organizational Performance in Banking Sector of Pakistan

Muhammad Ramzan Sajid, Dr. Areeba Khan

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: ramzansajid05@gmail.com

ABSTRACT

The purpose of this study is to investigate the impact of the enterprise risk management system (ERMS) on organizational performance in the banking sector of Pakistan by applying the mediating role of intellectual capital management. The concept of enterprise risk management system (ERMS) is very important in the modern banking system in order to achieve organizational performance by examining the level in which the banking sector rates its risk mitigation efforts. The risk is linked inextricably with the organizational performance in such a way that allows the management to identify these risk, understand its reasons, discuss its impact, and act on the risks, the organization is facing or to be faced in near future like dynamics changes in social, economic and political conditions, strong competition, methodological changes and rapid technological changes in the business environment and organizational performance. The causal and exploratory research design is used by applying the objective ontology and the objective reality to check the facts or phenomena. The quantitative empirical study will be conducted in the banking sector of Pakistan to check the impact of enterprise risk management systems (ERMS) on organizational performance. Further studies can also be conducted in different sectors like manufacturing and services to check the impact of enterprise risk management systems (ERMS) on organizational performance. This research significantly contributes a vital role in identifying the risks in the banking sector and mitigating such risk in the future so that the banking sector can be flourished as well as the overall economy can be boosted by using this enterprise risk management system (ERMS).

Keywords: Enterprise Risk Management System (ERMS), Intellectual Capital Management, Organizational Performance, Banking Sector of Pakistan.

161. The Mediating Effects of Brand Association, Brand Loyalty on Brand Equity

Syed Farhan Gillani¹, Dr. Salman Hafeez Siddique²

¹Institute of Southern Punjab Multan

²Islamia University Bahawalpur

ABSTRACT

As per the Marketing Science Institute (2002), some vital objectives of Consumer Behavior is to assess the strength of brand equity. It is imperative to acknowledge that brand equity is an inseparable part of marketing and essential to the companies to create core competencies and build a strong brand experience that will impact the consumer

decision-making process (Norjaya Mohd. Yasin & Abdul Rahman Zahari, 2011). The aim of this study is to find out the indirect relationship amongst the brand equity dimensions on brand equity. For the purpose of this study, brand equity dimensions include brand association, brand awareness, brand loyalty, perceived quality and brand image. In this study, a sum of 250 usable questionnaires was gathered. The result indicates a mediating relationship between the dimensions of brand equity on brand equity.

Keywords: brand awareness, brand association, brand loyalty, brand image, perceived quality, brand equity

162. The Impact of Entrepreneurial Orientation and Entrepreneurial Education on Entrepreneurial Intention of graduates: A study on private sector students of South Punjab

Aneeta Rehman, Muhammad Imran

Presenting Author's Email: anitarehman0@gmail.com

ABSTRACT

The study sought to determine the entrepreneurial intention among women population of south Punjab that assists to overcome poverty elevation predicted by different variables. The research intends to examine the relationship of entrepreneurship-related orientation, entrepreneurship education, and women entrepreneurial mindset to become self-employed entrepreneurs that must reduce the poverty level in the south Punjab region of Pakistan. The study also contributed to determining that culture moderate relation of the independent and dependent variable as proposed in this research. The data was collected from students and was analyzed through PLS. Results of the study found that entrepreneurial orientation; entrepreneurial education and women entrepreneurial mindset influence the entrepreneurial intention of the female population by validating the findings of previous studies which further leads to reduce poverty level. The results, therefore, show that all direct hypotheses were accepted as they were significantly explained the relationship. The moderating role was also examined among independent variables and dependent variables due to the cultural aspect, the results showed that the relationship between variables was moderated by culture significantly. The study contributed to empirically investigate the relationship for the first time to determine the intention of individuals to become an entrepreneur with the moderating role of culture in the private education sector of South Punjab.

163. Employees' Performance: Organizational Culture and Leadership Style Through Job Satisfaction

Awais Arshed, Dr. Jwad Iqbal, Dr. Warda Najeeb Jamal

Department of Management Science, Islamia University of Bahawalpur

Presenting Author's Email: awaischiub@gmail.com

ABSTRACT

The current study aims to explore the relationship between employee performance organizational and leadership style through job satisfaction. Data in this research were obtained from distributing questionnaires to 108 respondents. The results show that the structural model of the first, direct organizational culture and leadership style has a significant effect on job satisfaction. In the second structural model, direct organizational culture, leadership style, and job satisfaction have a significant effect on performance and indirectly through job satisfaction organizational culture and the leadership style significantly influences performance. Organizational culture variables more meaningfully than the leadership style variables in improving job satisfaction. Job satisfaction is a more meaningful variable than the variable of organizational culture and leadership style to improve performance.

Keywords: Organizational Culture, Leadership Style, Job Satisfaction, Employee Performance, Organizational culture

164. A study on the Effects of Financial Status on Students' Achievements and Personality

Hanzla Ahmad¹, Sidra Nosheen², Hina Kaynat²

1: Department of Management Sciences, the Islamia University of Bahawalpur, Pakistan

2: Department of Education, the Islamia University of Bahawalpur, Pakistan.

Presenting Author's Email: ch.hanzla@gmail.com

ABSTRACT

The purpose of the current research work was to study the “Effects of Financial Status on Students' Achievements and Personality”. The objectives of the study were; to find out the effects of financial status on students' academic achievement at the university level; to find out the effects of financial status on students' overall personality at the university level; to explore the link between the status of parent's financial conditions and student's academic achievement. This study adopted a descriptive research design. The target population was students of Islamia University Bahawalpur. For the present study, 100 students were selected as a sample from Islamia University Bahawalpur. This study adopted a descriptive research design. A descriptive survey design also allows the researcher to study how the independent variable affects the dependent variable. The sample was selected randomly from different departments of Islamia University Bahawalpur. This sample was selected from various departments of Islamia University Bahawalpur through a convenient sampling technique and simple random sampling technique which is used for the collection of students as the sample. For the purpose of data collection researcher personally visited the sample departments of the university for data collection and administered a research instrument, after giving necessary instructions about filling out the questionnaire to students and also requested them to respond. The students describe their thoughts by marking the questionnaire. The reliability of the tool was 0.82. Quantitative data was analyzed by using of chi-square test and frequency of each statement through computer software program IBM SPSS 21. The information for the study was gathered by the use of two five-point Likert type survey questionnaires as the main instrument. The instrument includes self-developed close-ended and opens needed questionnaires; the questionnaires were administered to the students of different departments of the university. The conclusion and recommendations will be drawn on the basis of data analysis performed. The qualitative research approach was taken on in order to know about the subjective personality of respondents which they had about the university education system. The research conclusion on Parent's income and student's academic achievement have a positive correlation between parental income and student performance, this is because of the high-income parent's use the time and training material you need and learn. In contrast, low-income families, the economic environment of the country for the educational needs of students. Furthermore, Parent' income and student's personalities attain drawbacks of lack of confidence, lack of self-esteem, anxiety, loneliness. Their psychological condition becomes disturbed and the frustration and anxiety of not attaining those facilities make their mind criminal in some aspect. On the other hand, according to Parent's level of education and students' academic performance, the researcher concluded that there was a significant positive relationship between the parents' level of education and the academic achievements of the students. Parents with higher education, creating a more appropriate learning environment for their children than parents with lower levels of education. The number of their colleague's decreases compared to students with homework level of education. Recommendations on this research are, Due to the low income of parent's research recommended that the government may provide financial help to the students from poor families to retain them in school and enhance their academic performance. Most parents are uneducated and their low level of education frustrates their involvement in student's academic performance. In light of these facts, the study recommended that the institute may place an appropriate system to enhance parental involvement in education. It is recommended that the government may boost the economic status or household items through investing more income-generating projects in the country. Parents need to establish a conducive learning environment at home and monitoring student's progress in education among others.

Keywords: Financial Preferences, university education, Personality, Students Achievement, institutional choice, parents' preferences

165. Measuring the Impact of Social Media on Purchase through Customer Commitment. Evidence from Pakistan.

Hafiza Sobia Tufail¹, Sulman Hafeez Saddiqui²

¹COMSATS University Islamabad, Vehari, Pakistan

²Islamia University, Bahawalpur, Pakistan.

Presenting Author's Email: sobia@ciitvehari.edu.pk

ABSTRACT

The main purpose of this research article is to find the effect of Social Media, Traditional Media and Word of Mouth on Customer's Intention to Purchase through their Commitment to specific brand SAMSUNG mobile in Pakistan. A quantitative approach was used to collect data specifically from those professional accountants who were using SAMSUNG Mobile brand through a simple random sampling technique. A total of 450 questionnaires were distributed while 390 were returned as completely filled producing a response rate of 86%. Data were analyzed using software SPSS 22 and AMOS 22, by performing structural equation modeling, confirmatory factor analysis, correlation, and regression and mediation tests. Mediation was tested by Barron and Kenny test to check whether it is partial or full. Results explain that Social Media, Traditional Media and Word of Mouth have a significant positive impact on Customer's Intention to Purchase, Similarly results demonstrate that Customer Commitment has a positive significant impact on Customer Purchase Intention. Finally, Customer Commitment mediates the relationship among the Social Media, Traditional Media, Word of Mouth and Customer Intention to Purchase. It is also concluded that there exists a partial mediation between the Social Media, Traditional Media and Customer Purchase Intention. Further, it is analyzed that there is no mediation among the Word of Mouth and Customer Purchase Intention. This study focused on Pakistan due to some limitations while there were budgetary limitations and time constraints. All the concepts are interlinked in it to increase the Customer intends to purchase.

Keywords: Social Media, Traditional Media, Word of Mouth, Customer Intention to Purchase, Customer Commitment, Professional Accountant, Pakistan

166. Improving Education and Performance Management Practices in Civil Service of Pakistan: A comparative Study of Upper Punjab and Southern Punjab

Hina Kaynat¹, Hanzla Ahmed², Rao Arif Mahmood khan²

¹Department of Education, the Islamia University of Bahawalpur, Pakistan

²Department of Management Sciences, the Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: hinakaynat112@gmail.com

ABSTRACT

The idea of re-organizing a state through the creation of new geographical and administrative units within it is not novel. The latest spurt for the new province came in these general elections 2018 to live up to its promise of creating a separate province in their native region. Employment inequity, as well as inequality in civil service, is the major cause of complex in the mind of people of southern Punjab. The proposition of this paper is that People belong from southern Punjab have not educational facilities as compare to upper Punjab with respect to population ratio. Bureaucracy is the permanent decision maker and policy implementer at the federal level. CSS exam is a recruiting system for the civil servant of Pakistan. According to the FPSC 2017 report, Bahawalpur, D.G Khan, and Multan CSS center qualified only 06, 04 and 13 candidates respectively as compare to Lahore, Rawalpindi/Islamabad and Faisalabad CSS Centre qualified 147, 74 and 09 candidates respectively. The recruitment ratio is always directly

related to the educational opportunities of the region that shows the real discrimination of people living in the southern Punjab region. Lack of educational institutions as schools, colleges and universities have deprived them of their basic right. Poverty and lack of opportunity is the prime factor that kept people of southern Punjab away from education. People from the southern Punjab region believed the demand of the separate southern Punjab Province is a genuine demand more on administrative grounds than on ethnic or linguistic grounds. The federation should think about it and brushing it under carpet, further depriving the people of basic constitutional rights, will not help anymore. Data has been collected from upper Punjab divisions LHR, FSD, and RWP as well as southern Punjab divisions DGK, MLN and BWP divisions. A comparative and institutional base qualitative data approach is used for highlighting this problem. This study includes civil service laws, rules at the federal and provincial level, local ordinance 2001, the government of Pakistan notifications as well the FPSC reports, PBS, HED of the government Punjab and SED of the government Punjab.

Keywords: Federal Public service Commission, Pakistan Bureau of Statistics, Higher Education Department, School education Department.

167. An Analysis of Money Supply Impact on Economic Growth: A Case Study of Pakistan

Roeela Kausar, Muhammad Kamran Bhatti, Shehreen Gull

Department of Economics, National College of Business Administration and Economics, Lahore, Pakistan

Presenting Author's Email: roeela_kausar@yahoo.com¹

ABSTRACT

This study examined the impact of money supply on the economic growth of Pakistan. To explore the relationship between dependent variables Gross Domestic Product and independent variables money supply, inflation rate, capital investment, and labor force. The annual time series data used from 1972 to 2018. In this research study, the unit root test has been applied to check the stationarity of the data. The study also applied the Autoregressive Distributed Lag (ARDL) approach to co-integration and to estimate the long run and short-run relationship between the dependent variable and independent variables. The result of the ARDL approach shows that there is a positive and significant impact of money supply, capital investment and labor force on the economic growth of Pakistan. The inflation rate has a positive and insignificant impact on the economic growth of Pakistan.

Keywords: Money Supply, Inflation Rate, Capital Investment, Labour Force Participation Rate, Pakistan, ADF, ARDL

168. Modeling the Impact of Export along with Government Education Spending on Economic Growth of Pakistan: An ARDL & Bound Test Approach

Roeela Kausa, Muhammad Waseem, KamranBhatti

National College of Business Administration and Economics, Multan, Pakistan

Presenting Author's Email: roeela_kausar@yahoo.com

ABSTRACT

The study investigated the impact of export on the economic growth of Pakistan. For this purpose, the study used annual time series data for the period of 1972 to 2018. In this research study, Gross Domestic Product is used as dependent variable and Export, Exchange Rate, Capital Investment, Labor Force Participation Rate Education

Spending and Inflation are used as independent variables. To see the impact of export on the economic growth of Pakistan, the study also used the Augmented Dickey-Fuller (ADF) unit root test to check the stationarity of the data. The study also used Autoregressive Distributed Lag (ARDL) approach to co-integration and estimated the long run and short impact of export on the economic growth of Pakistan. The empirical results show that there is a positive and statistically significant impact of export on the economic growth of Pakistan. Other independent variables like Capital Investment, Education Spending, and Labor Force Participation Rate also have a positive and significant impact on the economic growth of Pakistan. Exchange Rate has a negative impact and significance in the long run and Inflation has a positive impact on the economic growth of Pakistan insignificant in the long run.

Keywords: Export, Exchange Rate, Capital Investment, Labor Force Participation Rate, Inflation Education Spending, ADF, ARDL

169. Exploring and estimating the size of the shadow economy by using the monetary approach: A Case study of Pakistan

Roeela Kausar, Shehreen Gull, and Muhammad Waseem

National College of Business Administration and Economics, Multan, Pakistan

Presenting Author's Email: roeela_kausar@yahoo.com

ABSTRACT

The main objective of this article is to explore and estimate the size of the Shadow Economy of Pakistan. The study used annual Time series data from 1980 to 2018. The present study introduced Lending Interest Rate as an additional variable for the very first time to estimate the Shadow Economy. The study also focused on Currency Demand Approach (CDA which is the best way of estimating the size of S.E. The results of ARDL, Unit Root Test (ADF) and Bound Test have also generated for the purpose. The study investigated the positive relationship between Currency Circulation to Money Supply Ratio and GDP, Inflation, Interest rate, and Total Tax Revenue through ARDL and estimated the required Shadow Economy. The study also explored the Shadow Economy of Pakistan and estimated the size of S.E. Size of tax evasion community has also derived by present research which represents that taxes are not the only measures of Shadow Economy.

Keywords: Shadow Economy, Auto Regressive Distributive Lag, Lending Interest Rate, Currency Demand Approach

170. The Impact of Micro-Credit Financing on Poverty Alleviation and Women Empowerment: An Empirical Study on Akhuwat Islamic Microfinance

Nadeem Siddique, Dr. Owais Shafique, Dr. Warda Najeeb Jamal

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: nadeembwp123@gmail.com

ABSTRACT

This study based on the case study of Akhuwat Islamic microfinance credit within Pakistan society discusses the effect of microfinance credit on poverty alleviation and women empowerment. Microfinance credit has become much significant in contemporary society in terms of letting people start their own businesses in order to create their reliable source of income and also to engage women into various earning opportunities through providing them microfinance credits that could lead them towards becoming financially independent in Pakistan. The credit of microfinance plays a vital role in alleviating poverty by providing credit to small business owners to build and earn

their businesses. Moreover, it plays a role in improving the lifestyle of people and living standards. The concept of microfinance is the solution only for deprived countries has been declined in the previous studies as it is equally profitable for developed countries also. There are certain factors that impact poverty alleviation and women empowerment that include disposition, past experience, number of people involved in implementation and capability. Akhuwat Islamic Microfinance is an organization operating under the companies ordinance 1984 and section 42 that primarily aims to reduce poverty and promote women empowerment through providing interest-free microfinance credits in order to let them start up their own business and to improve their lifestyles.

171. Usage and Adoption of ICT in BOP Markets of Pakistan

Muhammad Ilyas, Dr. Suleman Hafeez Siddiqui

Islamia University, Bahawalpur, Pakistan,

Presenting Author's Email: m.ilyas@iub.edu.pk

ABSTRACT

This study determines the dynamics of the Base of the Pyramid (BOP) markets of Pakistan and the role of Information and Communication Technologies (ICT) can play in the development of business in these markets. BOP markets comprise of the segments of the society having daily income from \$2 to \$4 and these constitute a major part of the global markets, around 4.5 Billion people, and was termed as blue ocean of opportunities by Prahalad (2002). BOP has evolved through three iterations: this market segment was treated as consumption market for Multinational Enterprises (MNEs) in the first iteration BOP 1.0; in the second iteration BOP 2.0, the aspect of poverty alleviation was added by incorporating micro-entrepreneurship in the business model; BOP 3.0 brought in the sustainability feature to this model. Despite the huge potential, the MNEs have not been able to make significant headway in this blue ocean. ICT, which comprise of end devices and intervening networks used to transfer information from one point to another, are the key drivers for the success of business ventures in the BOP markets (Venkatesh & Davis, 2000). ICT make up for the deficient and underdeveloped infrastructure in these markets and serve as strategic link between MNEs and people in the BOP. The design of the study is qualitative using semi-structured interviews with convenience sampling technique. Theoretical framework of the study has been based on 4As (Availability, Affordability, Acceptability and Awareness) and Triple Bottom Line (TBP) models (Foster & Heeks, 2013) and Technology Acceptance Model (TAM) of Venkatesh and Davis (2000). This study adds to the scarce literature available on usage and adoption of ICT in BOP markets of Pakistan and the underlying dynamics of these markets. This study will also help MNEs in understanding the structure of the BOP markets of Pakistan and will support their managers in developing the business strategies for these huge but neglected market segments.

Keywords: Base of Pyramid (BOP), Information and Communication Technologies (ICT), Technology Acceptance Model (TAM), Triple Bottom Line (TBL)

172. Student impression management and academic performance: a moderated mediation model

Hafiz M. Usman Khizar, Jawad Iqbal, Junaid Khalid

Department of Management Sciences, The Islamia University of Bahawalpur

ABSTRACT

The purpose of this research is to investigate the relationship between students' impression management and their academic performance. Through two independent studies data has been collected from 311 undergraduate students (study-1), and 183 postgraduate research students and their research supervisors (study-2) from HEIs situated in

Punjab province of Pakistan. Findings of study 1 revealed that students' employ certain tactics and styles of impression management in their interpersonal interactions with teachers and fellows; moreover, it was found that certain tactics and styles are positively associated with their academic performance (i.e. GPA). Study 2 shows that research students' impression management is positively associated with their supervisor rated performance through perceived competence. In addition, study 2 revealed that supervisor perceptions of deceitfulness play the boundary condition role on the relationship between student impression management and its positive outcomes in such a way that the relationships are weaker (vs stronger) when supervisor perception of impression manager's deceitfulness is higher (vs lower). Important theoretical and practical implications, limitations, and directions for future research have been discussed.

Keywords: Impression management; academic performance; perceived competence; perceptions of deceitfulness; HEIs

173. Moderating effect of board of governance on the relationship between ownership structure and capital structure

Syed Farhan Gillani, Dr. Imran Manzoor
Islamia University Bahawalpur, Punjab, Pakistan

ABSTRACT

The current study explores the moderating effect of board governance on the relationship between ownership structure and capital structure. The study utilized Ordinary Least Square (OLS), Fixed Effect and Random Effect models, however, Linear Regression, Correlated Panels Corrected Standard Errors (PCSEs) is used to resolve the issue of Autocorrelation and Heteroscedasticity. We used a panel of 60 non-financial sector firm listed in Pakistan Stock Exchange (PSX) from 2014 – 2018. The results of the study revealed that, managerial ownership is negatively and significantly associated with financial leverage while the association of institutional ownership, foreign ownership, and board independent are insignificant with financial leverage. The findings of the study explain that for sound corporate governance diversified ownership structure is very important. The agency conflict cannot align with a single and concentrated ownership. Thus it is proposed that authorities should force the companies to contain well-diversified ownership structures. The shareholders who are destroying the firm long term benefits for getting short term benefits should be monitored carefully.

Keywords: Managerial Ownership, Institutional Ownership, Foreign Ownership, Board Independent, Board Gender Diversity, Financial Leverage.

174. Impact of Leader Member Exchange (LMX) on Employee Productivity, the mediating role of Employee Motivation and moderating role of Job Involvement.

Moez Ul Hassan, Hunza Kainat Abid, Zahra Kalsoom, Mukhtar Raza, Umair Hassan, Mahnoor Amjad, Iqra Raheel

Institute of Banking and Finance Bahauddin Zakariya University Multan, Pakistan

Presenting Author's Email: ch.moeez1996@gmail.com

ABSTRACT

This study illustrates the relationship between LMX and Employee Productivity and the role of Employee Motivation between the above two having a relationship with Job Involvement. Previous researches showed only the relationship of LMX and employee motivation but it was not the final outcome. We studied it to the final level

that is the productivity of the firm. Data was collected through a sample of 213 respondents using convenience sampling due to time and budget constraints. The major sample subjects were the bankers who responded to our questionnaires. This research shows that LMX has a positive relationship on the employee productivity and employee motivation carries the positive effect of LMX towards employee productivity. Leader Member Exchange (LMX) is our primary focus, The Leader member Exchange (LMX) theory is a relationship-based way to deal with initiative that spotlights on the two-route connection among leaders and subordinates. Through our research, companies may have aid that they work according to our framework and can have higher productivity in their respective fields.

Keywords: Leader Member Exchange (LMX); Employee Motivation; Employee Productivity; Job Involvement.

175. Emerging Theoretical Issues in Entrepreneurial Marketing

Syed Shaheer H. Rizvi¹, Suleman Hafeez Siddiqui²

¹ Khwaja Fareed University of Engineering & Information Technology, Rahim Yar Khan

² The Islamia University of Bahawalpur, Pakistan

ABSTRACT

The purpose of this paper is to critically explore the constructs of entrepreneurial marketing (EM) and to advance the domain of EM in theoretical perspective. A conceptual model is introduced of key factors surrounding the phenomenon of entrepreneurial marketing. Conclusions and implications for theory and practice are drawn, and priorities are proposed for continued research. Case study method was utilized to examine the processes of EM. Tech companies exist in South Punjab, Pakistan was selected for the study. The firms were drawn from tech/software industry to capture maximum theoretical variation. The analysis identifies four key strategies of entrepreneurial marketing involving opportunity creation, customer intimacy based innovative products, resource enhancement, and importantly legitimacy. These core strategies of EM are identified by enhanced performance mapping. This paper identically identifies the four core strategies of EM and moves the domain of EM to a new stage. This suggests that EM contributes to the achievement of improved performance in small firms through purposeful strategy based on an effective approach. Further empirical research on other synergies of small to medium-sized enterprises (SMEs), such as service SMEs, may be undertaken to provide increased insight into strategies and practices in the EM domain. Quantitative research has also been suggested to apply EM structure and model theoretical relationships.

176. The Dark side of Social Media in the lens of honeycomb frame work

Hafiza Sobia Tufail¹, Sulman Hafeez Saddiqui²

¹COMSATS University Islamabad, Vehari, Pakistan

²Islamia University, Bahawalpur, Pakistan

Presenting Author's Email: sobia@ciitvehari.edu.pk

ABSTRACT

Social media technology is the combination of bright and dark side. Many researches mainly focused on 'bright side' of social media having the aim to appreciate the diverse opportunities associated with it. Conversely, the 'dark side' of social media which include cyberbullying, addictive use, trolling, online witch hunts, fake news, and privacy abuse and present massive threats to individual entities or combined entities, is highly ignored. Therefore, the study aims to explain many-faceted dark side of social media with its undesirable effects. To achieve this, the study adapts the social media honeycomb framework and further explicates its dark side implications in accordance with seven

functional building blocks including conversations, sharing, presence, relationships, reputation, groups, and identity. Based on reflections, the study provides the directions to future research for more vibrant understanding of social media.

Keywords: Keywords: Social media, Dark side Unintended consequences Bullying Fake news Trolling

177. Over-Indebtedness of Rural Micro-credit Finance in Bahawalpur: An Impediment to their Social & Financial Mobility

Dr. Owais Shafique, Maria Habib

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: owais.shafique@iub.edu.pk

ABSTRACT

The purpose of this study is to investigate the impact of micro-credit finance on over-indebtedness and social & financial mobility of micro-credit finance participants. The objectives of this research is to investigate that micro-credit finance participation leads to over-indebtedness of micro-credit finance and over-indebtedness of micro-credit finance effect the social and financial mobility of micro-credit finance participants. The study also investigates the role of women participation in those financial decisions through which over-indebtedness exist. The study is quantitative and the research design is explanatory in nature. The data was collected from 266 current and ex-micro-credit finance participants through questionnaire and interview were also conducted in order to facilitate respondents. The data was analyzed through different statistical software I.e. Microsoft Excel and SPSS. The findings of the study indicate that micro-credit finance participants experience over-indebtedness by participation in micro-credit finance program but it does not affect the social and financial mobility of micro-credit finance participants. It also evaluate that women involvement has weak mediating relation with over-indebtedness and financial mobility. This study has important implications because it provides insights regarding over-indebtedness of micro-credit finance participants that effects their social & financial mobility. This study also helps policy makers in formulating new regulations in the area of micro-credit finance sector in Pakistan. The new policies may target the aspect of over-indebtedness among micro-credit participants in future.

Keywords: micro-credit finance, poverty, addiction, over-indebtedness, women empowerment, social and financial mobility.

178. Mediating role of customer perceived value among E-service quality and online customer engagement

Muhammad Qasim Ali¹, Muhammad Sohail Sharif ², Muhammad Talal Gill¹, Kashaf Jabeen²

¹Department of Management Sciences, Khwaja Fareed University of Engineering & Information Technology, Rahim Yar Khan, Pakistan

²Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: Muhammad.qasim@kfueit.edu.pk

ABSTRACT

The purpose of this paper is to analyze the relationship of E-Service quality with online customer engagement and customer perceived value. This research paper highlights the gaps so the online retailers improve their service quality and engage with more customers. This study focuses on quantitative approach. The study adopted mixed method approach. The study will use Smart PLS for analysis. This analysis will give in-depth insight about the

variables. This research includes survey questionnaire from millennial customers and used likert scale for analysis. This research find the positive and significant relationship among E-Service quality, customer perceived value and customer engagement. The E-Service quality plays a vital role in engagement and enhancing positive image in the mind of customers. This study also identifies the mediation of customer perceived value. There is partial mediation between online customer engagement and E-service quality. The findings of this research support the hypothesized relationship among E-service quality and customer engagement. This is first study that focuses on direct relationship of E-service quality and online customer engagement. This study also focusing on the mediation role of customer perceived value. This study enhances the academic literature and managerial implications. This study focuses on Social Exchange Theory. This study is limited to millennial customer that can also be focused on various age groups. There is geographical constraint in this study. In future others variable and theory can be used such as Theory of engagement or Social identity theory. This study was limited to educational entrepreneurship and low cost start-ups and only more than one year survival has been compared. But in future, studies can be conducted on the comparison of male and female entrepreneurs' survival and high budget start-ups.

Keywords: E-Service quality, Customer perceived value, online retailers, online customer engagement, and social exchange theory.

179. A Conceptual Framework Focusing on the Role of Brand Love in Creating Desirable Consumer Behaviors Through Gamification

Najeeb Ahmed, Dr. Sulaman Hafeez Siddqui

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan.

ABSTRACT

Brands are rapidly moving away from the traditional transactional approach to a relational journey with their users. In engaging and creating various behavioral outcomes Gamification is rapidly applied as a design strategy in online business. Understanding the attributes of gamification marketing activities is critical for successful gamification, but perceived experience derived from the attributes of gamification marketing activities and its influence on desirable customer behaviors (resistance to negative information and Positive word of mouth) are less addressed so far in gamified online business studies. Thus, this paper aims to contribute the relationships among gamification marketing activities experience, brand love and outcomes (desirable customer behaviors) of such a relationship wherein the consumer feels “loved” to be associated with his/her brand. This research study enable online companies to predict and improve the future behaviors of their customers more exactly and guide their management of assets and gamification marketing activities.

Keywords: Gamification, Marketing Activities, Word of Mouth, Resistance to negative behavior

180. An Empirical Analysis of Factors Affecting the Adoption of Green Banking Practices in Pakistan

Dr. Owais Shafique, Maryam Khan

Department of Management Sciences, The Islamia University of Bahawalpur, Pakistan

Presenting Author's Email: owais.shafique@iub.edu.pk

ABSTRACT

Global warming is one of the greatest problem now a days. Every institution is playing role towards minimizing its impact on the environment. From financial institutions, banking sector is playing an important role in this regard

known as Green Banking (GB). The basic objective of Green Banking is to minimize waste, use natural resources efficiently and effectively and reducing its impact on the environment. Many developed countries have implemented this concept many years ago. But developing countries like Pakistan are working on its implementation. State Bank of Pakistan (SBP) has also issued guidelines regarding Green Banking. In this study several factors are identified and studied which affect banker's intension to adopt green banking. The factors studied in this study are central bank regulation (CBR), corporate social responsibility (CSR), customer pressure (CP), potential for profitability (P for P) and environmental concern (EC).

Keywords: Green Banking (GB), central bank regulation (CBR), corporate social responsibility (CSR), customer pressure (CP), potential for profitability (P for P) and environmental concern (EC).