



**Held on  
Oct 21<sup>st</sup> & 22<sup>nd</sup> 2020**

# **2<sup>nd</sup> CBTT-2020**

**International Virtual Research Conference on  
Contemporary Business Trends and Technologies**

**Organized by**

**Department of Business Administration  
Jinnah University for Women  
&  
American College of Dubai**

**Institutional Partners**



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## About Jinnah University for Women

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Jinnah University for Women was established in 1998 under the umbrella of Anjuman-e-Islamia Trust founded by Al-Haj Moulvi Reyazuddin Ahmed (T.I).

The University is one of the 17 institutions established by the Trust but is the most important, as the dream of the founder to develop a separate University for girls came true.

The University supports the intellectual and personal growth of students, preparing them to become a transformational citizen with sound ethical; culture and religious values. Jinnah University for Women focuses on priorities in increasing the quality of service delivery, providing practical cum industrial oriented syllabus, promoting total quality management of educational programs, ensuring a valuable campus environment for the faculty and students, increasing value-added programs, convergence of technologies, taking the benefits of research and development to the communities in need.

To achieve these goals, females are empowered through quality education to take the best advantage of their educational opportunities and they are endorsed with critical thoughts, leading them to assume roles in leadership, sense of responsibility, and service to the society. Inherent in this broad mission are methods of instruction, research, extensive training, and public service that are skilfully designed to educate our students and impart keen ambition and aspiration to serve their kind. Necessary to every purpose of the University is the investigation of truth and remodelling of excellence.

There are 28 departments in the following four Faculties in the University.

1. Faculty of Business Administration, Commerce and Economics
- 2 Faculty of Social Sciences
- 3 Faculty of Sciences
4. Faculty of Pharmacy



## **About American College of Dubai**

### **"Affordable Education in the heart of Dubai"**

The American College of Dubai (ACD) is a private educational institution incorporated under the laws of the United Arab Emirates (UAE). ACD is licensed as an institution of higher learning by the Dubai Municipality and operates under the supervision of the Ministry of Education which accredits its academic programs.

#### **VISION**

To become the region's leading institution of higher education, promoting excellence in teaching and learning, research and innovation, critical thinking and social commitment, to foster dynamic members of a global community.

#### **MISSION**

The American College of Dubai has a mission to provide quality American higher education that is interdisciplinary, intercultural, and career-relevant. The institution emphasizes the core values of academic excellence, innovation, ethical integrity and multiculturalism. The institution is committed to the quest for new knowledge and empowerment of faculty and students in research and self-development. The institution ensures its programs meet the needs of its stakeholders by constant interaction with prospective employers, the local and global communities as well as other international institutions of higher learning.

#### **GOALS**

- Present a quality education that enables students to ultimately achieve their educational goals. As part of this objective, the College seeks to ensure that all students can communicate clearly and accurately in English and can use Information Technology as well as library resources in an effective manner.
- Effectively cover the broad-based General Education objectives normally associated with US higher education with an emphasis on widening the perspective of the educated individual
- Provide relevant programs for transfer to other institutions of higher education that enable students to ultimately achieve career success.
- Provide relevant business-related degree programs that enable students to ultimately achieve career success.
- Undertake individual and collaborative teaching and research initiatives leading to professional development and institutional growth

ACD seeks to provide a quality and affordable education that enables students to immerse themselves in a US-style higher educational system. Specifically, its programs include the broad-based General Education Requirements characteristic of the US educational system with an emphasis on widening the perspective of the educated individual. Transfer-oriented students completing these initial requirements are assisted in transferring their "credits" toward the completion of a degree at universities in the USA and other countries.

For students who wish to complete their degree in Dubai, the college provides business-related, job-oriented degree programs that enable students to complete all of their qualifications in the UAE. The better prepare for employment those who earn an ACD awarded-degree, the college assists students in obtaining work-related experience through well-coordinated internships as part of their course of study.



## Conference Boards

<p><b>Patron</b> Mr. Wajeehuddin Ahmed Chancellor</p> <p>Prof. Dr. Naeem Farooqui Vice Chancellor</p> <p><b>Conference Editor</b> Prof. Dr. Dilshad Zafar Dean, Faculty of Business Administration, Commerce and Economics</p> <p><b>Co-Editor</b> Dr. Muhammad Irfan Khan Associate Professor/Chairperson, Department of Business Administration</p>	<p><b>Advisory Board</b> Dr. Hasan Wahba, American College of Dubai Dr. Shujat Mubarak, MAJU Dr. Tariq Jalees, PAF-KIET Dr. Imran Shafique, COMSATS Dr. Shahid Rasool, Shifa Tameer-e-Millat University Dr. Nawaz Ahmed, IoBM Dr. Faheem Bukhari, Iqra University Dr. Najeeb Us Saqlain, Majma University</p> <p><b>Organizing Committee</b> Dr. Syed Imran Zaman Mr. Sherbaz Ms. Shaista Kamal Ms. Samreen Lodhi Ms. Samreen Uzair Ms. Uzma Rosool</p>
<p>Publication Opportunities</p> <p>1. RADS Journal of Business Management Approved by HEC in Y Category Journal</p>	<p><b>Important Dates</b> Abstract Submission: <u>31<sup>st</sup> August, 2020</u> Full paper / Presentation submission: <u>15<sup>th</sup> September, 2020</u> Final registration date: <u>15<sup>th</sup> September, 2020</u></p>

## **Keynote Speakers**



**Dr Leonie** Hallo is an Associate Professor at the University of Adelaide and a Co-director of the Complex Systems Innovation and Entrepreneurship Lab (CSIEL). Leonie holds a PhD in psychology from the University of Adelaide (Gold Star Award). She has been a psychologist in private practice and a consultant to public and private organisations in leadership training and development, assessments of organisational climate and executive development.

She teaches in the areas of project management and organisational behaviour. Leonie has a strong record in doctoral research supervision. She is also a key-note speaker and reviewer for several international conferences and journals. Her current primary research interests are in leadership, management, emotion, and decision-making in complexity. She has recent publications in the field of complexity, systems of systems, complex project management and leadership emotions and decision making.



**Yasir Ali Soomro** is an Associate Professor in the Department of Marketing at the King Abdulaziz University (KAU) Saudi Arabia. He received his Doctorate degree in Marketing from top business school of Pakistan named Iqra University. He has been teaching and conducting research since 2010. He is certified Trainer from Higher education commission Pakistan and A.I.T Thailand. He has completed his marketing analytics course from Darden Business School, University of Virginia, USA. His main area of research is consumer behavior online and offline both along with branding

strategies. Recent research focus is on technology acceptance and business data analytics impact on consumer profiling and segmentation. His research has appeared in International Journal of E-Business Research, Journal of Organisational Studies and Innovation, Marketing and Management Innovations, Pakistan Business Review, Journal of Business Strategies, Journal of Consumer Marketing, American Journal of Scientific Research, and European Journal of Scientific Research.

## List of Abstracts

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## Program Schedule

Timing	Presentation	Topics
9:10 to 9:15	Recitation of Holy Quran	
9:15 to 9:20	Conference Opening	<b>Welcome address by <u>Dr. Dilshad Zafar</u>, Dean, Faculty of Business Administration, Commerce and Economics, Jinnah University for Women, Pakistan</b>
9:25 to 10:15	<b><u>Keynote Speaker</u></b>  Dr. Leonie Hallo Associate Professor, University of Adelaide and a Co-director of the Complex Systems Innovation and Entrepreneurship Lab (CSIEL)	<b>Emotion and Intuition in leadership: Can women make a difference?</b>
10:20 to 11:10	<b><u>Keynote Speaker</u></b>  Dr. Yasir Ali Soomro Associate Professor in the Department of Marketing, King Abdulaziz University (KAU) Saudi Arabia	<b>Analyzing Usage of Mobile Shopping Apps as Sustainable Marketing Channel- Post COVID-19</b>
11:20 to 11:55	<b><u>Emerald Publishing</u></b>  Ms. Amina Said Resource Person	<b>Introduction to Emerald and Resources</b>

**PARALLEL SESSIONS FOR PAPER PRESENTATIONS ON OCTOBER 21, 2020**

**Parallel Session 1 (A)**

<b><u>Session Chair</u></b>  Dr. Anji Ben Hamed, Assistant professor, Entrepreneurship Coach- Mentor, HCT, UAE	<b><u>Co-Session Chair</u></b>  Ms. Shaista Kamal Assistant Professor Jinnah University for Women
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<b>S. No.</b>	<b>Timing</b>	<b>Name of Author(s)</b>	<b>Title of the Paper</b>
1	12:25 to 12:45	BalajUllah Khan, WarishaShahzad, SherbazKhan, Dr. Imran Zaman, SZABIST	Effectiveness of digital marketing over traditional marketing
2	12:50 to 01:10	Shagufta Shaukat, NahanMehmood, Najam-Us-Sahar, SaveraKhizar, Umia Khan, Tehreem Ansari, Shaista Kamal Khan, Jinnah University for Women, Karachi	Social Media Marketing Determinants Effects on Purchase Intention
3	01:15 to 01:35	Muhammad Raza, Nada Zeeshan, Sherbaz Khan, Dr. Imran Zaman, SZABIST	Comparison and reactions of social media users in Pakistan: A study of data sharing of different bodies like, government, healthcare, R&D, unknown andmarketing agencies.

**Parallel Session 1 (B)**

<b><u>Session Chair</u></b>  Dr. Muhammad Ali, Assistant Professor, Editor, Pakistan Business Review Institute of Business Management, Pakistan	<b><u>Co-Session Chair</u></b>  Ms. Faiza Maqbool Shah Assistant Professor Jinnah University for Women
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<b>S. No.</b>	<b>Timing</b>	<b>Name of Author(s)</b>	<b>Title of the Paper</b>
4	12:00 to 12:20	Mahnoor Jadoon, Professor Dr. Eatzaz Ahmed International Islamic University, Islamabad	Decomposition of Market Concentration in Dual Banking System of Pakistan
5	12:25 to 12:45	Mumtaz Ahmed, SaniaShaheen, International Islamic University, Islamabad	Economic Growth and Fiscal Decentralization Nexus for Pakistan: A Non-Traditional View
6	12:50 to 01:10	Samiya Hameed, Institute of Business Management	Determinants of Student Entrepreneurial Intentions in Higher Education Institutes of Pakistan: The Modified TPB Model
7	01:15 to 01:35	Samia Baig, Sana Ameer, Sehrish Qadeer, Syeda Zoya Gilani, Nimra Saghir, Ramsha Qaiser & Shaista Kamal Khan, Jinnah University for Women, Karachi	Impact of Eating Disorder on the health of Young Generation

### **Parallel Session 2 (A)**

<b><u>Session Chair</u></b>  Mr. Yousufbnul Hasan Islamic Finance Consultant	<b><u>Co-Session Chair</u></b>  Ms. Rafia Ayub Assistant Professor Jinnah University for Women
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<b>S. No.</b>	<b>Timing</b>	<b>Name of Author(s)</b>	<b>Title of the Paper</b>
8	01:45 to 02:05	Asim Ehsan, Dr. Muhammad Asghar Shahzad, International Islamic University, Islamabad	Islamization of Pakistan Economy
9	02:10 to 02:30	Waqar Ahmed, International Islamic University, Islamabad	Shariah Governance in Islamic Banking Industry: A Critical Review
10	02:35 to 02:55	Muhammad Shahbaz, International Islamic University, Islamabad	A Review of Judgments of Federal Shariat Court and Shariat Appellate Bench of the Supreme Court of Pakistan on Riba: A Policy Guideline
11	03:00 to 03:20	Mohsin Hassan, International Islamic University, Islamabad	Islamic Banking in Pakistan: A historical review (1970 – 2020)

### **Parallel Session 2(B)**

<b><u>Session Chair</u></b>  Dr. Riaz Ahmed Mangi Professor SALU, Sindh	<b><u>Co-Session Chair</u></b>  Ms. Samreen Uzair Assistant Professor Jinnah University for Women
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<b>S. No.</b>	<b>Timing</b>	<b>Name of Author(s)</b>	<b>Title of the Paper</b>
12	01:45 to 02:05	Khadija Hayat, Babar Hussain, Sania Shaheen, International Islamic University, Islamabad	Impact of Emigrant Human Capital on Institutional quality: Evidence from European and Central Asian Countries
13	02:10 to 02:30	Hafiz Ghulam Abbas, Muhammad Sajjad, Bahria University, Islamabad	Role of Private Sector Organizations in Elimination of Child labour: An Analysis of Legal Framework with Special Case Studies of Sialkot Chamber of Commerce & Industries
14	02:35 to 02:55	Zara Arshad, Samreen Lodhi Jinnah University for Women, Karachi	Strategic Management and Competitive Advantage for Performance Excellence
15	03:00 to 03:20	Fayyaz Chhotani, Samar Saleem, SherbazKhan, Dr. Imran Zaman, SZABIST	EWOM and the impact of brand loyalty, brand image and purchase intentions

**PARALLEL SESSIONS FOR PAPER PRESENTATIONS ON OCTOBER 22, 2020**

**Parallel Session 1(A)**

<b><u>Session Chair</u></b>  Dr. Faryal Salman Associate Professor DOW university of Health Science	<b><u>Co-Session Chair</u></b>  Ms. Uzma Rasool Khan Assistant Professor Jinnah University for Women
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<b>S. No.</b>	<b>Timing</b>	<b>Name of Author(s)</b>	<b>Title of the Paper</b>
1	09:15 to 09:35	Dr. Samia Elsheikh, Dr. Selma Abderhman, American College of Dubai, UAE	Working Women and Economic Empowerment: Evidence from UAE
2	09:40 to 10:00	Aniqa Aurengzeb, Faiza Maqbool Shah, Jinnah University for Women, Karachi	Strategic Human Resource Management: The Case Study of Pakistan State Oil
3	10:05 to 10:25	Maha Lakhani, Kanwal Saleem, Sherbaz Khan, Dr. Imran Zaman	Insights into technological unemployment in manufacturing sector of Pakistan
4	10:30 to 10:50	Dr. Masood Nawaz Kalyar, Lyallpur Business School Government College University, Faisalabad	Perceived Over-qualification with Active Job Search Behavior: The Mediating Role of Relative Deprivation and Moderating Role of Active Job Search Behavior



### **Parallel Session 1(B)**

<b><u>Session Chair</u></b>  Dr. Syed Imran Zaman Assistant Professor Jinnah University for Women	<b><u>Co-Session Chair</u></b>  Ms. Samreen Lodhi Lecturer Jinnah University for Women
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S. No.	Timing	Name of Author(s)	Title of the Paper
5	09:15 to 09:35	Farah Naz, University of Central Punjab, Lahore	Ethical Entrepreneurship (E2)
6	09:40 to 10:00	Dr. Felixberto C. Condeza, Dr. Corazon S. Mendoza, American College of Dubai, UAE	Transitioning of Online Class: The ACD Students Experience
7	10:05 to 10:25	Beenish Khursheed, Samreen Lodhi, Jinnah University for Women, Karachi	Restructuring of PIA: A strategic business plan to improve performance
8	10:30 to 10:50	Javeria Khan, Faiza Maqbool Shah, Jinnah University for Women, Karachi	Investigating the Different Factors Affecting the Supply Chain Responsiveness at FMCG Sector of Pakistan

### **Parallel Session 2(A)**

<b><u>Session Chair</u></b>  Dr. Muhammad Jawad, Head of Department, Lahore Business School, University of Lahore, Lahore	<b><u>Co-Session Chair</u></b>  Mr. Sherbaz Khan Lecturer Jinnah University for Women
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S. No.	Timing	Name of Author(s)	Title of the Paper
9	11:00 to 11:20	Syed Muhammad Fahim, Syed Ali Haider, Anasa Awan, Quratulain Khan, Kamran Sheikh, IoBM, Karachi	Social Media Marketing Impact on Consumer Buying Behavior
10	11:25 to 11:35	Syed Muhammad Fahim, Mehlum Jessor, Ramza Humayoun, Fatima Habib, Alicia Cecilia Fonseca, IoBM, Karachi	The Impact of Celebrity Endorsement on Brand Loyalty
11	11:40 to 12:00	Ayesha Abdul Razzaq, Faiza Maqbool Shah, Jinnah University for Women, Karachi	Comparative study on factors influencing consumer shopping channel choice in Karachi: A Conjoint Analysis Approach

### **Parallel Session 2 (B)**

<b><u>Session Chair</u></b>  Dr. Saghir Pervez Ghauri Associate Professor Jinnah University for Women	<b><u>Co-Session Chair</u></b>  Ms. AnamQamar Lecturer Jinnah University for Women
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S. No.	Timing	Name of Author(s)	Title of the Paper
12	11:00 to 11:20	Dr. Aamir Inam Bhutta, Lyallpur Business School Government College University, Faisalabad	Impact of Excess Cash on Trading Continuity and Liquidity Risk
13	11:30 to 11:50	Mr. Samrat Ray, Peter the Great Saint Petersburg Polytechnic University Russia	Diseases and Its hindrances on poverty alleviation: Changing models of Economics

12:05 to 12:10	Conference Closing	<b>Closing Remarks by <u>Dr. Muhammad Irfan Khan</u>, Chairperson Department of Business Administration Jinnah University for Women, Pakistan</b>
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### **TRAINING WORKSHOPS ON OCTOBER 22, 2020**

Time	Trainer	Association	Title
12:30 to 01:30	Dr. Rab Nawaz Lodhi	Associate Professor University of Central Punjab, Pakistan	Case Study Research
02:00 to 02:30	Dr. Zubair Ali Shahid	Research Consultant Founder MESAL Consulting, and Associate Professor Muhammad Ali Jinnah University, Karachi.	Why does China Need Belt and Road Initiative? Importance and Complexity.
02:40 to 03:20	Mr. Syed Muhammad Fahim	Assistant Professor Department of Marketing Institute of Business Management- CBM	Smart PLS

## ABSTRACTS

# Restructuring of PIA, A Strategic Business Plan to Improve Performance

Beenish khurshid

## ABSTRACT

This paper examine the impact of the restructuring plan of Pakistan International Airline on performance, For this purpose quantitative research technique is applied in this paper to examine pre and post perspective of PIA employees regarding this change process of restructuring and its impact over performance of the organization. The drawn sample of this study is the employees of PIA all over the Pakistan and gathers data from sample size of 220 through close ended questionnaire designed and distributed online by using different professional websites and through emails also for data analysis independent sample t-test is applied to find variance between two group for pre and post situations while one way Anova is applied to check the differences of more than two groups and this test of variance is applied on demographic factors like age, gender and education against the 5% significance level in all conditions. In last multi liner regression is also applied to find out association among the different independent variables and dependent variable.

The result of the study show the significance between the responses for all variable between before and after restructuring process (t-test) and study also confirm the constructive association for both pre and post situation for all the independent variables (organizational restructuring, information technology and board composition) on dependent variable (performance).

**Keywords:** Restructuring, performance, information technology, board composition.



# Role of Private Sector Organizations in Elimination of Child Labour: An Analysis of Legal Framework with Special Case Studies of Sialkot Chamber of Commerce & Industries

Hafiz Ghulam Abbas<sup>1</sup>, Muhammad Sajjad<sup>2</sup>

<sup>1</sup>Assistant Professor, Department of Law Bahria University, Islamabad

<sup>2</sup>Ph.D Law (Scholar), Department of Sh&Law International Islamic University, Malaysia  
a.ghazi22@gmail.com

## ABSTRACT

Children are asset for any society and State. Their importance lies in any society and State irrespective of any religion or society. Their welfare, protection of rights and promotion of rights are the responsibilities of any State. This fact also cannot be denied that child labour exists in any country especially in developing countries like, Pakistan. It is not only human rights law but also an international trade law issue. This alarming situation is against child rights as well as threats to trade sanctions incorporated in international trade laws/standards/codes. In the context of an underdeveloped and poor country like Pakistan, the condition of child labor cannot be controlled by just banning child labor because then it may have other adverse effects such as indulging in criminal activities, adding to the socio-economic burdens, etc. stopping child labor in Pakistan can be positive and negative at the same time. There is never going to be a one stop solution for this problem. There have to be alternative plans to combat all other symptoms and issues. This research focuses on the questions: Whether private sector organizations being corporate socially responsible can play its role in the elimination of child labour in Pakistan? And whether a practicable and sustainable mechanism is possible through private sector organizations for the elimination of child labour as well as rehabilitation of children withdrawn from workplaces in Pakistan? Its main objectives are: To investigate International Human Rights Law as well as International Trade & Labour Law on the elimination of child labour. Further to see what mechanism has been given in these laws for social protection (education, rehabilitation & kind-assistance) of children removed from workplaces; To discuss prospective corporate social responsible role of the private sector organizations in elimination of child labour as well as social protection of the children withdrawn from workplaces in Pakistan. This research is unique, innovative and significant contribution in understanding these issues in a different perspective. However, it focuses on to find out effective tools for sustainable dislocation of child labour and reintegration into mainstream education, rehabilitation and ultimately reduction in child labour & promotion of child rights as well as to make value of exports at international market. This research will be helpful as a useful reference in efforts to find out effective counterfactuals for eradication of child labour in Pakistan in one hand and to get value of its exports, enhancement of trade, economy and sustained place in the international market for exporters on the other hand. It concludes that, on the basis of Sialkot successful model, the Private Sector Organizations by applying the theory of Corporate Social Responsibility can play better role not only in the elimination of Child Labour but also for social protection of children withdrawn from workplaces in other areas of Pakistan. This research follows qualitative and analytical method of research.

**Keywords:** Child Labour, Corporate Social Responsibility, Private Sector Organizations, Social Protection, Sialkot, Pakistan.

# Ethical Entrepreneurship (E<sup>2</sup>)

**Farah Raza**

Assistant Professor MS (Software Engineering) University of Central Punjab, Lahore  
fhraza@ucp.edu.pk

## **ABSTRACT**

With so many new businesses appearing every day, ensuring your business is registered and licensed helps to formalize the economy. It ensures the businesses sector is thriving, as well as strong and protected. Small businesses can also only gain funding or protection by the law once they are registered and licensed. A moral consensus needs to focus in our dynamic changing environment. The problem being faced is that the entrepreneurial initiatives by the individuals or the corporations are mostly profit oriented and the concerns for the society are ignored. The causes can be from cultural, moral or personal but the end result is the ethical bankruptcy in the society and citizens are adversely affected. Ethical entrepreneur according to our research is a License of doing a business (startup or entrepreneurial venture) at the startup phase we can check the factor of individual Social Responsibility, Corporate Social Responsibility and Marketing ethics of a new venture.

In this research paper, it was suggested that each step in the enterprising ventures should have Ethical Entrepreneur License to temper the harmful effects likely to impact the individual consumers and society. How to keep entrepreneurs in check, i.e. to avoid their trickle down harmful effects over the society due to their not very careful initiatives or innovation, we need to develop a model for E<sup>2</sup> that is Ethical Entrepreneurship and license for Entrepreneurship with innovation model [1].

# Determinants of Student Entrepreneurial Intentions in Higher Education Institutes of Pakistan: The Modified TPB Model

Muhammad Ali<sup>1</sup>, Samiya Hameed<sup>2</sup>

<sup>1</sup>Department of Accounting & Finance, Institute of Business Management Karachi-75190, Pakistan

<sup>2</sup>Department of Entrepreneurship Institute of Business Management Karachi-75190, Pakistan  
dr.muhammadali@iobm.edu.pk

## ABSTRACT

This study aims to investigate the influence of technological factors and personal factors of University students on their entrepreneurial intentions in Pakistan. This study gathered sample data from University students who intend to become entrepreneurs. A total of 380 University students participated in the survey that was enrolled in Higher Education Institutes (HEIs) in Pakistan. The study modified a well-established theoretical framework namely, the theory of planned behavior (TPB) by the inclusion of technological factors (IT support, IT facilities, IT competency, IT integration, IT structure) in the framework. To assess sample data, this study employed partial least square structural equation modelling (PLS-SEM) based approach. Results of the study indicate that student's entrepreneurial intentions are significantly predicted by technological and personal factors. This research suggests some useful policy for managers to enhance student entrepreneurial intentions. Additionally, this study also provides evidence on the successful implementation of technological factors in the TPB framework.

**Keywords:** Entrepreneurship, Technology, Attitude, Behavior, University Students.

# Impact of Excess Cash on Trading Continuity and Liquidity Risk

Aamir Inam Bhutta

Assistant Professor Lyallpur Business School Government College University, Faisalabad  
aamirnam@gcuf.edu.pk

## ABSTRACT

This aim of this study is to examine the investors' behavior with respect to liquidity risk and required liquidity premium in response of excess cash holding with in firm. To achieve the objectives of the study, the time series data of firms' daily trading and market returns is retrieved from the website ([www.khistocks.com](http://www.khistocks.com)), while the financial and corporate governance data is manually extracted from the each company annual report. Using the Ordinary Least Square robust regression with year and industry control on the final sample of 281 listed companies on Pakistan Stock Exchange covering the period 2009 to 2017, this study finds that a negative significant at a level less than 1% relationship among excess cash, trading discontinuity and liquidity risk. The results show that 1% increase in excess cash improves almost 15% of trading continuity and reduces the liquidity risk of 34%. These findings are consistent with the investment opportunities hypothesis. Furthermore, this study reports an insignificant relationship between tobins'q (market based performance measure) and interaction term of excess cash and liquidity risk. It means that investors sanctioned the illiquid firms consequently their performance reduces. These results hold using the alternative regression method such as Fama-Macbeth technique.

**Keywords:** Excess cash holding, stock liquidity, trading continuity, liquidity risk and Pakistan.

# Insights into Technological Unemployment in Manufacturing Sector of Pakistan

Maha Lakhani<sup>1</sup>, Kanwal Saleem<sup>2</sup>, Sherbaz khan<sup>3</sup>, Imran Zaman<sup>4</sup>

<sup>1</sup>Student of Business Administration at SZABIST

<sup>2</sup>Student of Business Administration of Business Administration at Jinnah University for Women

<sup>3</sup>PHD Corresponding author - Faculty of Business Administration at Jinnah University for Women

<sup>4</sup>Assistant Professor at Jinnah University for Women

## ABSTRACT

Robotic technology is marching out of the realm of science, fiction and into the mainstream. Instead of automation serving humans, we often find them competing for our jobs. Continuous technological advancements have created deeper dislocations, leading to technological unemployment. Based on a ten year projection of industry changes and technological advancement till 2025, conducted by Hee Chang and Phu Huynh (2016), over the next two decades, nearly 56 percent employment in the economies of ASEAN-5 (Thailand, Cambodia, Indonesia, Vietnam and Philippines) face the displacement risk because of technology. It is important to understand how technology will be revolutionizing the work patterns of developing world. This research paper aims to gain insights into the peril of workforce job loss in the manufacturing sector of Pakistan due to automation. It will also help to answer the nature of jobs that are at a greater risk to automation. The research is primarily an exploratory study and follows a qualitative paradigm. Data was collected through semi structure interviews of industry professionals. To summarize the entire research and the analysis we see that there has been a rising trend in the preference for modern and latest technology in industries, which is expected to dislocate workers engaged in routine and modifiable jobs. Education and labor training is the most visible and doable solution to curtail this problem in near future.

**Keywords:** Technology, Automation, Unemployment, Pakistan, Manufacturing, Industries.

# Working Women and Economic Empowerment: Evidence from UAE

Samia Elsheikh<sup>1</sup>, Selma Abderhman<sup>2</sup>

<sup>1</sup>American College of Dubai, Dubai, UAE

<sup>2</sup>University of Gezira, Sudan

## ABSTRACT

The purpose of this paper is to estimate a composite index to measure economic empowerment of working women in UAE and to examine the relationship between socioeconomic characteristics of working women and economic empowerment. Data were collected using cross-section survey conducted from 20<sup>th</sup> Feb - 5<sup>th</sup> March 2020. A total of 98 working women from different nationalities in UAE were surveyed. Women Economic Empowerment Index (EEI) was estimated. EEI was measured using two dimensions (control over personal income index and family decision index). The study shows that about 68% of respondents are in their mid-way toward economic empowerment while 15% are economically empowered. The study also shows that there is a significant relationship between the educational level of working women and the EEI.

**Keywords:** Economic Empowerment, working women, UAE.

# **Diseases and Its Hindrances on Poverty Alleviation: Changing Models of Economics**

**Samrat Ray**

Peter the Great Saint Petersburg Polytechnic University Russia

## **ABSTRACT**

Global Crisis has brought in new challenges to economists and frontline health professionals to think in a new way of how business is conducted and health economics is pursued. New innovation models have developed as urgency to global pandemic solutions. The paper addresses the specific concerns arising in economics and business world regarding crisis management, health economics and educational awareness to mitigate the effects of pandemic both on established as well as new risings in innovative ideas. The paper tries to understand the myth behind poverty, poverty trap, relief and how strategically business and health can merge for betterment of society and bottom of the pyramid. The paper is based on live reports and field experiments conducted with the aid of humanitarian agencies in Indian villages during crisis management. This research work will be a guiding principle for future researchers in health economics, health awareness and economic model innovation.

**Keywords:** Health, Education, Poverty, Economic models.

# Economic Growth and Fiscal Decentralization Nexus for Pakistan: A Non-Traditional View

Mumtaz Ahmed<sup>1</sup>, Sania Shaheen<sup>2</sup>

<sup>1</sup>Department of Economics, COMSATS University Islamabad, Pakistan

<sup>2</sup>Department of Economics, International Islamic University Islamabad, Pakistan

mumtaz.ahmed@comsats.edu.pk

## ABSTRACT

The connection between fiscal decentralization and economic growth is central for devising a suitable policy for a country. Most of the existing research a-priori assumes that fiscal decentralization causes economic growth. However, this is quite restrictive assumption and one should properly test the nature of casual relationship between the candidate variables using some proper causality test. This paper takes a lead and analyzes the casual nexus between fiscal decentralization and economic growth for Pakistan. The empirical analysis is carried out using state of maximum entropy bootstrap approach. This approach has the advantage that it is not based upon the asymptotic theory based methods such as test a series for possible unit root and/or cointegration and at the same time it doesn't require to transform the data to achieve stationarity and/or structural break and hence it keeps all the original characteristics of the data series under consideration. The empirical results based on the annual time series data for Pakistan over the period 1990 to 2018 suggest a unidirectional causal relationship running from economic growth to fiscal decentralization and not the other way around as assumed and considered in existing literature with respect to Pakistan. Since MEBOOT approach is better than the conventional asymptotic theory-based approaches used by earlier studies, so the findings of present study challenge the claims made by existing studies done for Pakistan and thus the results presented by earlier studies are questionable. Some important policy implications are discussed as well.

**Keywords:** Real GDP; Ensemble; High density regions; Entropy.



# Transitioning to Online Class: The ACD Students Experience

Felixberto C. Condeza, Corazon S. Mendoza  
American College of Dubai  
felix.condeza@acd.ae

## ABSTRACT

This research evaluated the effects of the transition from the traditional face to face classes to online classes in terms of the learning process and effect of learning on the students. It also assessed the impact of internet connection, learning platform and readiness of students in adopting the new learning process as per BBA concentration. This study utilized the descriptive method of research. After a thorough analysis of data, major findings of this study revealed that although students assessed that online class was not a great learning experience, they found it convenient as classes were attended at home. Even if they have assessed that lessons from the online classes were not clearly understood, it became advantageous on their part as they were able to get good marks in their subjects. On the other hand, students were satisfied with the learning platform used by the college. The strong internet connection made it easy to interact with the teacher virtually. Their readiness in adopting the new learning process is further revealed in this research. When assessment of respondents were cross tabulated with respect to course concentration, the research revealed that students in the Management and Finance concentration found internet connection was excellent while Marketing and HRM found it good. With regard to the readiness of the students in adopting a new learning process, students in all concentrations were all moderately satisfied. This research serves as an essential tool for the college to redesign online classes to virtually engage and stimulate students learning and to develop analytical assessments that will be more challenging.

**Keywords:** Transitioning, Traditional Face-to-face Instruction, Online Class, Students, Experience, Learning Process, Effect on Learning, Impact of internet connection, Learning Platform, New Learning Process.

# Impacts of Eating Disorder on the Health of Young Generation

Samia Baig, Sana Ameer, Sehrish Qadeer, Syeda Zoya Gilani, Nimra Saghir, Ramsha Qaiser, Shaista Kamal Khan

Department of Business Administration, Jinnah University for Women, Karachi, Pakistan  
samiabaig9@gmail.com

## ABSTRACT

In the current era, Eating Disorder is affecting and influencing the health of young generation. The increasing consumption trend of fast food, snacking, meal skipping, improper frequency of eating has become common and are contributing towards the eating disorder. Eating disorder has become a serious issue which can have severe consequences for your health as well as productivity. Because of improper diet, people are facing enormous problems in their daily lives whether it is their professional life or domestic life. Also mostly people admit that they don't pay any attention on the calorie information written on the products but they do pay attention on the halal logo. Mostly people disagree that high consumption of fast food doesn't define the high life style but people do agree that high income leads to the high consumption of fast food. The aim of this research is to study the impact of eating disorder on the health of young generation. Questionnaire has been prepared on Likert scale involving five constructs i.e health, obesity, awareness, lifestyle, availability. The sample size of this study is 283 out of which 31.4% are male and 68.6% are female. Convenient sampling technique is applied for data collecting purposes. After determining the validity and reliability of our construct, Multiple Regression was applied on the model, and it is found that obesity has a greatest impact on the health of young generation.

**Keywords:** Health, Eating Disorder, Young generation.

# Strategic Human Resource Management: The Case Study of Pakistan State Oil

Aniqa Aurengzeb, Faiza Maqbool Shah

Department of Business Administration, Jinnah University for Women, Karachi Pakistan  
aq.anikaurengzeb@gmail.com

## ABSTRACT

In the face of turbulent and complex economy, world has become a global village and a well comfortable and insulated firm today might be venerable tomorrow by ignorance of global competitions. Perhaps, determining antecedents of corporate performance has become a profound subject. Firm's lacks of appropriate mechanism to identify, manage and deploy firm's resources which rebuts conception in strategic management. Existing state forces oil manufacture firms to examine challenges, devise procedure and principles to encounter current desires. Oil industry recognized as an old business of economy whose internal philosophy and operations are not made to deal with new global challenges. Perhaps, firms revamp its structure and formulate strategic plans, keeping its existing employee in mind, as worker performance has always been a subject of concern for corporates. Connecting workers task with strategies of a company helps businesses to stay competitive.

This paper is having uniqueness in a sense that expressively focused on significance of adopting 'strategic HRM' and addressing questions like why businesses moving or should moves to SHRM, how a firm maintain its competitive edge using SHRM? and how firm increase their efficiency without changing its existing human resource? with an instant case of 'Pakistan State Oil'. Company still working on it. It is a qualitative research where the method of data collection is in-depth face-to-face interview with manager of PSO in their vicinity that later analysis, scripted, coding, sorted out to gives it a meaning, while Company's document also analysis to reveal SHRM practices. Few years ago, PSO mindful this scenario and has decided to transform department of HRM into SHRM. This proactive action and effective executions helping PSO sustain its title 'market leader' and enhance ability to compete with global firms while holding its competitive edge.

**Keywords:** Pakistan, oil-industry, Globalization, Strategic-fit, Strategic-HRM, PSO, competitive-edge.

# Perceived Overqualification with Active Job Search Behavior: The Mediating Role of Relative Deprivation and Moderating Role of Active Job Search Behavior

Masood Nawaz Kalyar

Assistant Professor Lyallpur Business School Government College University, Faisalabad  
masood.kalyar@yahoo.com

## ABSTRACT

This research aims to investigate the link between perceived Overqualification and active job search behavior by examining the moderating role of core self-evaluation and mediating role of relative deprivation. The target population of this research is the public sector schools in the province of Punjab. The target respondents are the educators working in these schools. Data was collected through self-administered questionnaires. The study examined the hypothesized relationship among selected variables using cross sectional data from a sample of 418 public schools educators in eight cities of Punjab (Pakistan). Consistent with our theoretical framework, the main findings showed that relative deprivation serves as a mediator between the positive relationship of perceived overqualification and active job search behavior. Furthermore, core self-evaluation acts as moderator between the relationship of perceived overqualification and the mediating variable (e.g., relative deprivation), but not between the indirect link of perceived over qualification and active job search behavior. The theoretical and practical implications are also discussed.

**Keywords:** Perceived Overqualification, relative deprivation, core self-evaluation, active job search behavior.

# Impact of Emigrant Human Capital on Institutional Quality: Evidence from European and Central Asian Countries

Khadija Hayat<sup>1</sup>, Babar Hussain<sup>2</sup>, Sania Shaheen<sup>3</sup>

<sup>1</sup>Corresponding Author: PHD Scholar at international Institute of Islamic Economics, International Islamic University, Islamabad

<sup>2</sup>Assistant Professor, International Institute of Islamic Economics, International Islamic University, Islamabad, Pakistan

<sup>3</sup>PHD Scholar at international Institute of Islamic Economics, International Islamic university, Islamabad  
Khadija.phd218@iiu.edu.pk

## ABSTRACT

This study empirically investigated the impact of emigrant human capital on the institutional quality of the country of origin using the panel dataset of seventy-one countries from 1980 to 2015. We used estimation techniques by fixed effect and generalized method of the moment (GMM). The results reveal that for political institutions and the public sector corruption index, emigration leads to institutional loss, but for women's rights, it leads to institutional gain. Furthermore, the results conjecture that due to the influence of emigration, European and Central Asian countries are developing rapidly. In the context of “Exit and voice framework”, the results suggest that people silently exit their country but raise their voice for women's rights in their country of origin after they leave. Overall, the results show that emigration is neither good nor bad for institutions, because on some institutions like women's economic rights it has a positive impact while for other institutions like political institutions, it has a negative impact. The findings of the study suggest that countries of origin should adopt certain measures to discourage emigration and that each region should design separate emigration policies and should not follow the same general policies because the workforce from different regions does not have the same characteristics and tendencies to emigrate.

**Keywords:** Emigrant, Human capital, Institutional quality, fixed effect, ; generalized method of moment.

# Strategic Management and Competitive Advantage for Performance Excellence

Zara Arshad

## ABSTRACT

This carefully conducted research explores how Competitive Advantage and Strategic Management can effect small or giant business and the necessity to focus the attention on not only the different innovative ways of achieving sustainability but to keep pace with the dynamic and quick changes in field of Information Technology to keep the business updated and acquire sustainable growth. In this research, the relationship among competitive advantage, Strategic management, sustainable growth and information technology through various tests. The research method used in this research is quantitative research method. The statistical data collection has been gathered from different sources such as students, general public, employees and business owners including organizations like PIA and Ufone from mostly Karachi, Lahore and Islamabad, Pakistan. The sample that is used to gather the relevant data in this research method is of 379 individuals and is based on structured questions through many websites and manual forms distributed at universities and firms. Linear regression and correlation has been applied in this research method to find out the interdependence of independent and dependent variables.

# Islamization of Economy in Pakistan Past, Present and Future

Asim Ehsan, Muhammad<sup>1</sup> Asghar Shahzad<sup>2</sup>

<sup>1</sup>Research Officer, Institute of Policy Studies, Islamabad

<sup>2</sup>Lecturer Department of Training, Shari'ah Academy, International Islamic University, Islamabad  
asim@ips.net.pk

## ABSTRACT

Pakistan came into being on 14<sup>th</sup> of August, 1947 on the fundamental grounds of building a separate nation for Muslims of subcontinent where Islamic law and guidelines would be implemented. The enthusiastic objective faded soon after inception of Pakistan due to various financial problems and tensions with neighboring country India. Similarly, economic and financial system was inherited from the British rulers. The objective of making a nation where Islamic principles were to be practically implemented and practiced faded but various renowned and prominent scholars prepared ample literature on Islamization of the system which would act as blueprint for practical implementation of Islamic economic and financial system in the country. But the practical steps took almost 20 years to start since inception of the country and that even remained confined towards Islamization of banking system of the country. The steps taken in this regard were controversial, faced serious criticism and political vested interests of large bankers and international bodies again made the practical efforts to slow down. In the decade of 1990s and early 2000s which once again increased the practical steps towards Islamization of the economy. The journey of Islamization of economy has endured bumpy road since the independence of Pakistan.

This research study is focused on three main objectives; problems, prospects and policy lacunae in Islamization of Pakistan economy. In this regard, a comprehensive historical background shall be mentioned regarding initiatives taken at government and state level institutes and what specific institutions were established for the very purpose of Islamization of economy and financial system. The performance of the institutes and their current status shall also be mentioned in this research study. The study will also address the problems faced by the established institutes in specific and government in general regarding efforts towards Islamization of the economy. The research study will present detailed analysis on policy lacunae which would help to highlight the lack of core aspect towards Islamization of the economy. The research study concludes with provision of possible policy roadmap which would act as catalyst towards Islamization of Pakistan economy.

# Decomposition of Market Concentration in Dual Banking System of Pakistan

Mahnoor Jadoon<sup>1</sup>, Eatzaz Ahmed<sup>2</sup>

<sup>1</sup>PhD Scholar Islamic Banking and Finance and Professor

<sup>2</sup>Ex- DG of International Islamic University Islamabad

## ABSTRACT

The purpose of this study is to measure market concentration in the banking sector of Pakistan and to decompose the concentration in three parts, Concentration within Islamic banks of Pakistan, Concentration within conventional banks of Pakistan and Concentration between Islamic and conventional banks of Pakistan. The indices in this study calculates using total assets and deposits of both banking stream since these two variables represents the size of banking market. Our study is based on annual data for the period 2006 to 2015, which are collected from the balance sheets of the respective banks from their annual reports. This study measures and decomposes the market concentration in dual banking system of Pakistan using the k-bank concentration ratio for  $k = 3, 4, 10$ , Herfindahl- Hirschman index and Theil's First and Second entropy indices. The study finds the increased level of competition in the banking market of Pakistan. There is greater level of concentration within Islamic banks but the contribution of Islamic banks towards the overall level of concentration has been quite small. Conventional banks of Pakistan show low level of concentration, but in overall level of concentration the contribution of conventional banks is higher. The study finds that the contribution of banks within conventional and Islamic banking system has been substantially smaller than the contribution of banks between Islamic and conventional banks. Islamic banks started with an appeal to religion but these banks need to do much more if they want to gain substantial inroads in the market. In particular, they need to ensure and convince the potential customers that their products are Islamic in letter and spirit. Secondly, they also need to make their products economically attractive for the potential customers.

**Keywords:** Market concentration, k-bank concentration ratio, Herfindahl-Hirschman index, Theil's first and second entropy index.



# Islamic Banking in Pakistan: A historical review (1970- 2020)

**Mohsin Hassan**

Student of LLM (Corporate Law) at International Islamic University, Islamabad, Pakistan  
mohsin.llmcl583@iiu.edu.pk

## **ABSTRACT**

This research paper conducts a historical review of development of Islamic Banking in Pakistan and suggests that over period of time Islamic mode of Banking has been flourishing in the country, despite facing various challenges, including the stronghold of conventional banking. Concerted efforts have been made in Pakistan to eliminate *Riba* or interest free banking since the time of independence back in year 1947. Judicial forums in Pakistan also contributed towards Islamization of economic system in Pakistan. Later on task forces and a Commission for Transformation of Financial System have been formed by the Government for suggesting ways to eliminate *Riba* or interest from Government financial transactions. The paper not only highlights timeline of introduction of products and services of Islamic finance in Pakistan, but it also analyzes the progress of Shariah Governance model of Islamic banking industry (IBI) in Pakistan by comparing it with Shariah Governance Models of other Muslim Countries.

**Keywords:** Islamic banking, State Bank of Pakistan, Riba, Islamization of economy, Shariah compliant modes, Shariah Governance.

# **A Review of Judgments of Federal Shariat Court and Shariat Appellate Bench of the Supreme Court of Pakistan on Riba: A Policy Guideline**

**Muhammad Shahbaz**

Advocate High Court  
shahbazadvocate90@gmail.com

## **ABSTRACT**

The cases of Riba were initiated before the judicial forums of Federal Shariat Court in the year 1990 and later on in the Shariat Appellate Bench of Supreme Court, are still pending for adjudication before the FSC in second round of litigation. The Federal Shariat Court and Shariat Appellate Bench of Supreme Court, during the first round of litigation have declared the laws containing provisions of Riba and interest as against the injunctions of Islam. Since after the pronouncement of judgment of Shariat Appellate Bench of Supreme Court wherein it prohibited Riba and interest the Bench itself in second round of litigation in review jurisdiction completely set aside its own judgment and the judgment of FSC. The Shariat Appellate Bench while pronouncing the judgment in review violated the principles and laws settled by superior courts regarding the exercise of powers of review. The judicial forums of SAB and FSC has made Riba cases a rolling stone and almost 30 years have elapsed and the Riba cases have not been concluded and brought to logical end by the judicial forums. The FSC which is establish for the sole purpose of adjudging the laws in accordance with injunction of Islam is lacking the will and motive to expedite the matter pending before it after remand for the last 18 years. This long delay on judicial forums has casted heavy doubts on the very basic role and existence of these forums. No party to Riba cases is anxious, including Federal Government, who is under constitutional liability, to bring existing laws in accordance with injunctions of Islam as laid down in Holy Quran and Sunnah of Holy Prophet. This work is intended to provide a brief review of the judgments of Shariat Appellate Bench of Supreme Court and Federal Shariat Court.

# **Shar`iah Governance (SG) in Islamic Banking Industry: A Critical Review**

**Waqar Ahmed**

## **ABSTRACT**

The Shar`iah Governance (SG) is a topic attracting great interest of the researchers of banking industry of Islam. The Shar`iah supervision is playing an important rather essential role in the governing the Islamic banks. Supervision of the Shar`iah Board and consistency in rule of Shar`iah are to be considered as mandatory components of an effective and efficient structure of Shar`iah Governance. The Shar`iah Council (SC), which is specific to Islamic banks, is considered to be the most important part of the SG framework. Since Islamic Financial institution (FI) is similar in many ways to conventional FI, the existence of a good corporate governance framework is imperative. But unlike conventional FI, Islamic FI is responsible to guarantee compliance of the principles of Shar`iah in products of the Islamic Financial Institution and other operational managements. The purpose of this document is to examine and evaluate the critical assessment of SG in the Islamic banking sector. This paper infers after comparing different SGF that BNM provides a better way out. We find out that IFIs in Pakistan and Malaysia are under better SG.

**Keywords:** Shar`iah Governance (SG), SBP, BNM, Pakistan, Islamic Banking and Finance Industry.

# Comparative Study on Factors Influencing Consumer Shopping Channel Choice in Karachi. A Conjoint Analysis Approach

Ayesha Abdul Razzaq, Faiza Maqbool

## ABSTRACT

From the past few years, online market is growing rapidly all over the world. People are now inclined towards shopping online because of major advantages. Companies are also using online market to increase their revenue. It is becoming a trend to shop for almost anything from food to clothes to electronics and even pets through online channel. The online channel makes the life of a consumer easy. They don't have to go through a lot of hustle to get the product or service they wanted. The online channel has a lot of advantages but there are some disadvantages which will not make consumers shift to online shopping channel completely. There is a risk of security issue, leaking the personal information, lack of excitement and enjoyment of shopping in an offline store etc. Till today people of Pakistan prefer to shop in an offline store because of lack of trust in online stores. They want to see and touch the products before buying it.

This research study is conducted to find out which shopping channel youth of Karachi, Pakistan prefers the most. This research studies the 5 attributes i.e. shopping channel, mode of payment, price, delivery time and product category and their levels to know the preference of the consumers. The technique which is used to study this research is conjoint analysis approach. Conjoint analysis is a technique which is used to analyze the preference of consumer by the importance they will give to the attributes. This research uses SPSS to make 18 combination of cards which then given to the youth of Karachi, Pakistan from the age of 18- 30 through a questionnaire. This questionnaire is filled by 300 respondents. The result of the study indicates that majority of the consumers see discounts before deciding the shopping channel, which means that they are price conscious and buys the product or service from the channel which offer the discounts. This research is helpful for the marketer who can now target their customers more effectively because they know that consumer are more price conscious.

**Keywords:** Online shopping, offline shopping, conjoint analysis, discounts, mode of payment, product category, delivery time, shopping channel.

# Investigating the Different Factors Affecting the Supply Chain Responsiveness at FMCG Sector of Pakistan

Javeria Khan, Faiza Maqbool Shah

## ABSTRACT

Supply chain is such a collection of warehouses, distributors, consumers, goods/items and processes of inventory management, procurement and production.

The objective of the study is just to define and illustrate the different factors of supply chain and their affects on the “Supply Chain Responsiveness”, increase awareness of the value of such potential “Supply Chain Responsiveness” factors and analyze all these factors as well as the potential “Supply Chain Responsiveness” relationships. This study was conducted and implemented using the questionnaire tool to such a population of 300 participants. For this research, the data gather was designed to evaluate the level to which different factor affecting the “Supply Chain Responsiveness” of FMCG sector. The result for this research was analyzed through SPSS software.

The results of the study highlight the importance the examining the different factors of a supply chain that affects the responsiveness of FMCG sector supply chain of Pakistan and it has been found such factors are “Top Level Commitment, Mutual Understanding And Trust, Information Sharing And Flow, Organizational Factors, Strategic Supplier And Customer Relationship” have such a powerful connection with “Supply Chain Responsiveness”. Two of all these variables have such a huge impact on the responsiveness of the supply chain, those variables are “Mutual Understanding and Trust, Strategic Supplier and Customer Relationship” and the other variables had no significant impact on “Supply Chain Responsiveness”.

The major recommendation of this research paper is FMCG sector of Pakistan needs significant improvements to different factors including “Organizational Factors, Information Sharing and Flow and Top Level Commitment” in supply chain.

**Keywords:** “Supply Chain Management, Supply Chain Responsiveness, FMCG sector of Pakistan”.

# Social Media Marketing Impact on Consumer Buying Behavior

Syed Muhammad Fahim<sup>1</sup>, Syed Ali Haider<sup>2</sup>, Anasa Awan<sup>2</sup>, Quratulain Khan<sup>2</sup>, Kamran Sheikh<sup>2</sup>

<sup>1</sup>Assistant Professor, Department of Marketing, Institute of Business Management, Karachi, Pakistan

<sup>2</sup>MBA Weekend Student at IoBM  
muhammad.fahim@iobm.edu.pk

## ABSTRACT

The purpose of this paper is to explain the role of social media in consumers' decision-making process for complex buying – those characterized by significant brand differences, high consumer involvement and risk, and which are expensive and not frequent. The model uses the social media platforms information search, brand trust, number of post views and consumer buying stages from the classical EBM model. A quantitative survey investigates up to what degree experiences are altered by the use of social media. Results show that social media usage influences consumer satisfaction in the stages of information search by different platforms and number of views, with satisfaction getting amplified as the consumer moves along the process towards the final purchase decision and post-purchase evaluation. The research is carried out through google docs-survey among consumers in Karachi and only considered purchases that were actually made by consumers, not including searches that were abandoned.

# **Comparison and Reactions of Social Media Users in Pakistan: A Study of Data Sharing of Different Bodies Like, Government, Healthcare, R&D, Unknown and Marketing Agencies**

**Muhammad Raza<sup>1</sup>, Nada Zeeshan<sup>2</sup>, Sherbaz khan<sup>3</sup>, Imran Zaman<sup>4</sup>**

<sup>1</sup>Student of Business Administration at SZABIST

<sup>2</sup>Student of Business Administration of Business Administration at Jinnah University for Women

<sup>3</sup>Corresponding author - Faculty of Business Administration at Jinnah University for Women

<sup>4</sup>Assistant Professor at Jinnah University for Women

## **ABSTRACT**

Recent controversies of data sharing by social media platforms has increased concerns of people. People has showed negative attitudes about their data shared by social media platforms and violation of their privacy. The social media users have shown negative attitudes about recent Facebook and WhatsApp scandal. Some say that just quit Facebook and some start campaign of unroll.me. But also there are some people who have shown positive attitude about their data shared to different organizations. And some people just don't care of their data being shared. They think that their data are being used for improvement of service and research purposes. Further people also showing positive attitude about their data sharing to some trusted organizations in the society. After comparing the variables and their means with the help of T-test and Anova I can conclude that the reactions of social media users differ and change in regard to changing the firm with which the data is being shared with. The reactions of social media users are different and negative if data is shared with an unknown third party, marketing agencies or somewhat to government but they have shown a positive attitude about their data sharing to healthcare and research and development agencies for the betterment of the society. But the reactions of the social media users in Pakistan do not completely depend of the type of firms with which data is being shared, sometimes they feel that they can't do anything if they have a negative attitude towards the social media platforms. They do not have the access to file a case against the social media platforms if they want. And also they feel that they can't delete their accounts due to isolation from the online.

# **The Impact of Celebrity Endorsement on Brand Loyalty**

**Syed Muhammad Fahim, Mehlum Jessor, Ramza Humayoun, Fatima Habib, Alicia Cecilia Fonseca**

Assistant Professor Department of Marketing Institute of Business Management

## **ABSTRACT**

In this digitalized era, there is an increase in competition among companies, which makes it difficult for companies to attract consumers. Celebrity endorsement is an effective strategy that is used by marketers. It looks at the needs and wants from a psychological viewpoint and how it influences the consumer to buy the product being endorsed by the celebrity. Celebrities are prominent people that are distinguished from ordinary people because of their talent, attractiveness, credibility, in different fields like sports, television, music, theatre, politics, etc. This research studies the impact of celebrity endorsement on the brand loyalty of consumers. A celebrity endorser who has the qualities of attractiveness and trustworthiness creates credibility, which then leads to purchase intention and strengthens the relationship between the consumer and the business. This research will be carried out by surveying people through a structured questionnaire.



# **Ewom and the Impact of Brand Loyalty, Brand Image and Purchase Intentions**

**Fayyaz Chhotani<sup>1</sup>, Samar Saleem<sup>2</sup>, Sherbaz khan<sup>3</sup>, Imran Zaman<sup>4</sup>**

<sup>1</sup>Student of Business Administration at SZABIST

<sup>2</sup>Student of Business Administration at Jinnah University for Women

<sup>3</sup>Assistant Professor at Jinnah University for Women

<sup>4</sup>Corresponding author - Faculty of Business Administration at Jinnah University for Women  
nec.farooqui@gmail.com

## **ABSTRACT**

Social media platforms are on the rise and masses are present on different social media websites. Their presence on social media platforms has made people to interact, share information and opinions about the different brands. Here is when the Phenomena of Electronic Word Of mouth comes into place. Forbes research have found out that 75% of the people have their presence on social media platform and they use mobile phones to their presence on it. Even in Pakistan, the EWOM phenomena is greatly present, and marketers tend take opportunity to tap into that marketing opportunity. The more the buzz they create on social media platforms the better it is for them to create a positive brand image. Vlogs, community pages, blogs all are forms of EWOM. They could enhance and hamper the brand image. So, for that marketeers need to be on their toes and make sure they create only Good Ewom by offering fine of quality of goods and services, only then people will talk good about them and spread awareness. More loyalty is created when they make purchases online. The research conduced below shows the relationship between Electronic word of mouth, Purchase intention, brand loyalty and brand image. There are very important variables, as they are very close to the hearts of marketers. The research will be of immense beneficial to the marketers when they will be making strategies about their brands and how the information about them makes it reach the masses.

# Social Media Marketing Determinants Effects on Purchase Intention

Shagufta Shaukat, Nahan Mehmood, Najam-Us-Sahar, Savera Khizar, Umia Khan, Tehreem Ansari, Shaista Kamal Khan

Department of Business Administration, Jinnah University for Women, Karachi, Pakistan  
nee.farooqui@gmail.com

## ABSTRACT

Social media marketing is a key factor. Nowadays in the globalized world and it is an essential element for brands to offer themselves in market, and to reach and capture the targeted market it is necessary to provide innovative products and services and along with that the different and unique features as well. So, the determinants which are basically the consequences of social media which have been identified through earlier studies, they are; Entertainment, Interaction, Trendiness, Word of Mouth and Customization. Hence, these determinants are taken as independent variables and Consumer Purchase Intention as dependent variable. This is the quantitative research and it is conducted to satisfy with the aim of that the social media marketing determinants effects on the consumer purchase intention and increase or decrease the willingness of online purchasing. The conceptual model is taken from the earlier studies and data source is primary data and data is collected through structured questionnaire and the sample size of the data is 216. The Statistical Techniques which have been used are as follows; *Descriptive Statistics* on demographic factors of the respondents, *Regression Analysis* is used to evaluate the results, *Test of Reliability* is used to authenticate the reliability and validity of the data which is .834 and *KMO and Bartlett's Test* is used to check the adequacy of the data which is .855. This study supports the earlier studies in terms of acceptance of two Independent Variables that are: Entertainment and Word of Mouth. And it does not support the earlier studies in terms of not acceptance of three Independent Variables that are: Interaction, Trendiness and Customization.

**Keywords:** Purchase Intention, Entertainment, Interaction, Trendiness, Word of Mouth and Customization.

# Effectiveness of Digital Marketing Over Traditional Marketing

Balaj Ullah Khan<sup>1</sup>, Warisha Shahzad<sup>2</sup>, Sherbaz khan<sup>3</sup>, Imran Zaman<sup>4</sup>

<sup>1</sup>Student of Business Administration at SZABIST

<sup>2</sup>Student of Business Administration of Business Administration at Jinnah University for Women

<sup>3</sup>Corresponding author - Faculty of Business Administration at Jinnah University for Women

<sup>4</sup>Assistant Professor at Jinnah University for Women

## ABSTRACT

This study is conducted to study the factors that contribute to the effectiveness of digital marketing over traditional marketing. The study has achieved results by taking response from students of SZABIST University through facilitating online questionnaires. The reliability of the research has also been studied by different methods. Different test variables and grouping variables have been used to study the main factors that are providing effectiveness to digital marketing. It has been analyzed that people do opt for digital marketing as it is faster, reliable and authentic and can connect you with the world. People enticed by the services they are getting through digital media and are continuously shifting more towards digitalization. In the end, people are more into social media as compared to traditional media. This research study also provides limitation of the research in order to better understand the purpose of this research.

