 **International Conference on Contemporary**



**6th**

Issues In Business Management

**CONFERENCE PROCEEDINGS**

**Conference Theme: Doing Responsible and Sustainable Businesses**

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[Nimra Waheed1 52](#_Toc31503870)

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[Paper Title: Factors affecting student satisfaction in distance learning: A case study of online distance learning universities 52](#_Toc31503872)

[Muhammad Rizwan1 52](#_Toc31503873)

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[Paper Title: Customer satisfaction’s impact on website quality 53](#_Toc31503876)

[Abdul Samed Bhatti1, Waleed Bin Khalid2, Waqas Zaki3 53](#_Toc31503877)

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[Paper Title: The effect of consumer shopping goals & characteristics on interactivity & shopping behavior towards online 53](#_Toc31503879)

[Asma Ali1, Esha Asim2, Waqas Zaki3 53](#_Toc31503880)

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[Paper Title: Identifying key factors affecting consumer buying behavior in an online shopping context 53](#_Toc31503882)

[Shaista Bano1, Zunaira Riaz2, Waqas Zaki3 53](#_Toc31503883)

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[Paper Title: Non-financial and financial factors affecting profitability of a company 53](#_Toc31503885)

[Wajeeha Tariq1 53](#_Toc31503886)

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[Paper Title: A descriptive analysis of financial ratios by using actual financial information and non-financial parameters: 54](#_Toc31503888)

[Ayesha Akhtar1 54](#_Toc31503889)

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[Paper Title: Re-conceptualization of consumer buying behavior within the context of freemium business models: A 54](#_Toc31503892)

[Talha Zubair Ahmad Khan1, Abdul Haseeb Shujja2 54](#_Toc31503893)

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[Paper Title: The impact of development perspective of human resource management and lesson learned system of knowledge 54](#_Toc31503895)

[Sumera Asgher Butt1, Bilal Ghaffar2 54](#_Toc31503896)

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[Paper Title: The mediating role of trust and job stress between workplace spirituality and organizational citizenship 55](#_Toc31503898)

[Kamran Ali1, Bilal Ghaffar2 55](#_Toc31503899)

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[Iram Bashir1, Muhammad Shahid Tufail2 55](#_Toc31503902)

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[Paper Title: The effect of workplace incivility on workplace deviance under mediating impact of emotional exhaustion, 55](#_Toc31503904)

[Bilal Ghaffar1, Sumera Asgher2 55](#_Toc31503905)

[Presenter 24: 55](#_Toc31503906)

[Paper Title: Measuring the students’ satisfaction and service quality perceptions of private sector higher education 55](#_Toc31503907)

[Shaheen Fatima1, Aqeel Ahmad2 55](#_Toc31503908)

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[Paper Title: Knowledge hiding and employee’s creativity 56](#_Toc31503911)

[Ahmed Abdul Hameed1, Dr. Farooq Anwar2, Muhmmad Waqas3 56](#_Toc31503912)

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[Paper Title: Strategic response to industry 4.0; in the perspective of technology-organization-environment and emotional 56](#_Toc31503914)

[Muhammad Nouman Shafiqu1 56](#_Toc31503915)

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[Paper Title: Impact of brand personality on customer –based brand equity, customer brand engagement and brand love 56](#_Toc31503917)

[Aima Younas Khan1, Shumaila Zahid2, Myra Waqar3,Wisha Nadeem4 56](#_Toc31503918)

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[Paper Title: Managerial motives underlying the revaluation of non-current tangible assets: A study of non-financial sector 57](#_Toc31503920)

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[Paper Title: A perspective of perceived authentic leadership among higher education teachers’ in contemporary times 57](#_Toc31503923)

[Hina Saleem1, Tabinda Lodhi2 57](#_Toc31503924)

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[Paper Title: Social and financial performance of MFIs 57](#_Toc31503926)

[Muhammad Sohail Anwar1, Dr Qais Aslam2 57](#_Toc31503927)

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[Presenter 31: 58](#_Toc31503929)

[Paper Title: Electricity saving potential of nearly zero energy residential buildings and residential retrofits in Pakistan 58](#_Toc31503930)

[Nadeem Ayub Bhutta1, Dr. Ather Azim Khan2 58](#_Toc31503931)

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[Paper Title: Nexus of remittances and economic growth indicators in south Asian Countries (SAARC): An empirical analysis 58](#_Toc31503933)

[Muhammad Imran1, Mengyun Wu2 58](#_Toc31503934)

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[Paper Title: Corporate philanthropy affecting consumer patronage behavior: The effect of reciprocity and the moderating 58](#_Toc31503936)

[Ufera Idrees1, Hamza Ahmad Qureshi2 58](#_Toc31503937)

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[Paper Title: Six sigma (Advance Quality) implementation - comparing selected business organization in South Asian 59](#_Toc31503939)

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[Fahid Saqib1 59](#_Toc31503946)

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[Shahbaz Ahmed1, Dr. Rab Nawaz Lodhi2 60](#_Toc31503951)

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[Paper Title: Fast food restaurant service quality, customer satisfaction & service loyalty: Empirical evidence from Pakistan market 60](#_Toc31503953)

[Mariyam Ijaz1, Sobia Qayyum2 60](#_Toc31503954)

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[Nageena Tabassum1, Heba Ahmad2, Talal Safda3 60](#_Toc31503957)

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[Muslim Bin Aqeel1 61](#_Toc31503966)

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[Paper Title: social media marketing effect on brand equity and consumer response 61](#_Toc31503969)

[Muhammad Bilal Hameed1, Muhammad Khalil-Ur-Rehman2, Hamza Sarwar3 61](#_Toc31503970)

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[Paper Title: How unsolicited SMS marketing drive consumers’ buying behavior: The mediating role of consumer perception 62](#_Toc31503978)

[Muhammad Bilal Mustafa1, Shafaq Aftab2, Muhammad Saleem3, Samia Tariq4 62](#_Toc31503979)

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[Mehmood Faisal1, Ahsan Mehmood2, Junaid Mehmood3, Sheikh Sohaib4 63](#_Toc31503985)

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[Muhammad Dawood Shabrez1, Aqeel Ashiq2, Muhammad Usama3, Aurangzaib Khichi4 63](#_Toc31503993)

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[Muhammad Rizwan1, Nida Zaheer2 65](#_Toc31504013)

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[Muhammad Abrar1, Rizwan Shabbir2 65](#_Toc31504016)

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[Muhammad Abrar1, Rizwan Shabbir2 67](#_Toc31504036)

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[Aitzaz Khurshid1, Dr. Aqeel Ahmed2 69](#_Toc31504056)

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[Imran Rana1, M. Ali Yab2 70](#_Toc31504065)

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[Paper Title: Corporate environment policy disclosure: An empirical study of PSE indexed companies in Pakistan 70](#_Toc31504067)

[Samia Tariq1 70](#_Toc31504068)

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[**CONFERENCE Organizing Committee** **Error! Bookmark not defined.**](#_Toc31504072)

**About the Conference**

6th International Conference on Contemporary Issues in Business Management (ICIBM) is organized by UCP Business School. The theme of the conference is “Doing responsible and Sustainable Business”. As global competition intensifies and the local entrepreneurial firms emerge at a faster pace than ever, the conference aims to bring forth the latest insights and trends, research and its implications that can benefit the community at large. UCP Business School following its tradition brings together a world of reflective practice and thoughtful insights on entrepreneurial thinking that leads to innovation and sustainability to obtain strategic excellence in organizations and industries. In particular, the conference focuses on how to be creative, enterprising, and resourceful to face complex problems and challenges of the 21st-century organizations that are ever dynamic and technology-driven. The conference brings together many universities at one forum where they share their research in the area of (but not limited to) entrepreneurship, responsible and sustainable businesses, innovation, technology management, corporate governance, challenges under Belt and Road initiative, marketing, strategic management, human resources, creativity, R&D and other related fields.

# About UCP Business School

UCP Business School is one of the largest business schools in the country, with about 5,000 students enrolled in its various degree programs, spread across five academic divisions and 6 centers led by qualified and experienced faculty. UCP Business School has served the community with excellence for more than 25 years, by providing business education at tertiary level and maintaining professional linkages with several British and American Universities including University of Sterling (UK), University of Southern California (USA), and Arkansas State University (USA). UCP Business School is part of the University of Central Punjab.

# Message Chairman BOG-UCP:

### Mian Amer Mehmood

****Research is an integral part of higher education institutions. Universities are not just to transfer knowledge but to create knowledge. The University of Central Punjab is one place where researchers get many opportunities and state-of-the-art facilities to conduct research. UCP publishes various research journals and holds international and national conferences every year. Different faculties of UCP organize events to promote research and contribute to diverse fields of knowledge including Management Studies, Information Technology, Engineering, Arts and Social Sciences, Life Sciences, Media and Communication Studies, Law, Pharmacy, and Sciences in general. UCP Business School organizes its international conference ICIBM every year where international and national scholars, and researchers participate and share their research contributions. This provides a great opportunity for young students to learn from them and determine their future path. ICIBM has been a success in the past and the 6th ICIBM will also be another feather in the cap. I congratulate the organizers of the conference on holding this event.

# Message Pro-Rector UCP

### Prof. Dr. Mansoor Ahmed

****The success of any higher education institution is very much related to the research conducted by the faculty members and students. Publishing research in world-renowned journals, being aware of the latest research articles in these journals, and participating in research conferences of repute is extremely important to be abreast of the new dimensions of knowledge and the latest research directions. Research conferences provide a platform to share new ideas and generate healthy discussions to develop these ideas. ICIBM is an international conference held every year at the University of Central Punjab and is organized by the UCP Business School of Faculty of Management Studies. International and national researchers and scholars present their work in this conference. Selected work is also published in the HEC approved research journal. I hope the participants and contributors to the 6th ICIBM will be highly benefitted by the research contributions and discussion sessions.

# CONFERENCE CHAIR-PROFILE

### Dr. FAISAL MUSTAFA

**Provost and Dean**

**A person wearing a suit and tie

Description automatically generatedUCP Business School**

He completed his Ph.D. in (Business Intelligence) from the University of Huddersfield, the United Kingdom in 2012. He is the Provost of UCP and the Dean of Faculty of Management Studies (UCP Business School), University of Central Punjab, Lahore Pakistan. His leadership activities include administering and providing leadership within the University of Central Punjab on all teaching and learning projects, research and industry collaborations, new academic programs, and financial affairs, providing vision and dynamic leadership to the Faculty of Management Studies (UCP Business School), leading and representing the academic departments within the School. He has 13 years of higher education managing experience as Manager, Deputy Head of Department Head of Professional Institute, Provost and Dean, UCP-FMS (Current). He facilitated the strategic planning process, in preparation for forthcoming university interdisciplinary research target. He presented his paper at 2nd International Interdisciplinary Conference on Gender Work and Society - 2019, Organized by Lahore University of Management Science (LUMS), Pakistan April 27-28, 2019. His industrial work includes the major projects with a blue-chip organization in the United Kingdom (Lloyds Bank, Vodafone, Tilbury Port, London Southend Airport, Up and Away, DP World London Gateway Port). His Awards/Grants/Funding includes, “KTIA (Knowledge Thurrock Innovation Associates) Funding Source (European Regional Development Fund (ERDF)) Four Projects Completed and one near to completion, HE partners (University of East London, Anglia Ruskin University and SEC University of Essex (Total Funding ( £507,000)”, “ESRC Grant (Borough Councils Project) ( £200,000)”, “Best Lecturer Award, South Essex College of Further and Higher Education” etc.

# CONFERENCE CO-CHAIR

### Prof. Dr. Ather Azim Khan

**Associate Dean**

**UCP Business School**

A person posing for the camera

Description automatically generatedDr. Ather Azim Khan is a professor of Finance and Accounting. He has been associated with the University of Central Punjab for the last seventeen years. He has been a Fellow member of the Institute of Cost and Management Accountants of Pakistan and holds a Ph.D. in Commerce from the University of Central Punjab. Dr. Ather is a dynamic person and has interests in many curricular and extra-curricular activities. At the University of Central Punjab, he has worked as Dean of Commerce, Director, School of Accounting and Finance-SAF, Associate Dean, Faculty of Management Studies, and Director Volunteers in Service (VIS) Program. He teaches several courses related to Accounting, Finance, and Research and has written several research articles. He has about 24 years of work experience including his professional experience in the industry, where he worked as Director Finance and Chief Accountant in different organizations. Dr. Khan is a member of several committees and groups of HEC such including Curriculum, and Research. Currently, he is also a member of the Finance Committees of PEEF. He has delivered lectures at government departments, banks, and other institutions of high eminence. He is the editor of Paradigms, a research journal of the University of Central Punjab. He has written several articles and books and he has supervised research work at Master’s/M.Phil. and Ph.D. level. Professor Khan was also a member of the Research and Publication Committee of ICMAP.

# CONFERENCE SECRETARY

### DR. RUBEENA TASHFEEN

**Associate Professor**

**UCP Business School**

A person posing for the camera

Description automatically generatedDr. Rubeena Tashfeen earned her Ph.D. from Victoria Business School, Victoria University of Wellington, New Zealand. She was the recipient of a doctoral scholarship award from the University. The focus of her research centers on the Value and Risk Effects of Financial Derivatives with an examination of Corporate Governance Hedging, Speculation, and Selective Hedging Strategies. Earlier she obtained her MBA, with a finance concentration from the University of South Florida, U.S.A, and was awarded a US scholarship for her studies. She has extensive research publications and conference presentations at both national and international forums.

For the last 14 years, Dr. Rubeena has been associated with academia in Pakistan and abroad. Currently, she is an Associate Professor and Head of Graduate Programs at the Faculty of Management Science, University of Central Punjab. Previously, she headed the Finance Department as Chairperson in the School of Business and Economics, University of Management and Technology. Dr. Rubeena initiated the publication of the Journal of Finance and Accounting Research (JFAR), as Editor in Chief. Her extensive industry work experience includes major projects involving World Bank, The Canadian International Development Agency (CIDA), UNIDO-Intechmart and the United States Agency for International Development, to name a few. At her last job, she worked as Chief Financial Officer for SGI, a subsidiary of the Nishat Group of Companies, in Pakistan.

# KEYNOTE SPEAKER

### Prof. Dr. Wafa Khalif

**Professor of Management Accounting - Researcher Resident Faculty**

****Dr. Wafa Khalif completed her Ph.D. in business Administration from Bordeaux University in 1996. She has a very outstanding academic record throughout her studies. She has a keen interest in areas like corporate and accounting. She is working as a member of the AFC Board in France, a member of the Laboratories Interdisciplinary en Geston in Tunis and a reviewer in Society and Business Review in Emerald. She has also expertise in SPSS and Nvivo software. She has also written a book naming ‘Dynamique de la Gestion d'entreprise, resources et outils’ with the co-author Hendaoui F et Ben Moussa A.

# KEYNOTE SPEAKER

### Dr. DAVID Rooney

**Professor Department of Marketing and Management**

**Macquarie University, Australia**

David Rooney is Professor of Management and Organizational Studies, Department of Marketing and Management, Faculty of Business and Economics, Macquarie University. His research focuses on understanding the role of wisdom and knowledge in the economy, work, and leadership. He has published a number of books including Public Policy in Knowledge-Based Economies, the Handbook on the Knowledge Economy (Vols 1 & 2), Knowledge Policy, and Wisdom and Management in the Knowledge Economy.

# KEYNOTE SPEAKER

### Dr. Ahmad Raza Bilal

**Associate Faculty of Business**

**Sohar University, Oman**

Dr. Ahmad Raza Bilal has done his Ph.D. in Business Administration Financial Modeling for Entrepreneurs from Universiti Teknologi Malaysia. Currently, he is working as Associate Professor (Head – Postgraduate Degree Program) Faculty of Business at Sohar University Oman. His expertise includes the Establishment of a theoretical test center for linking technology and entrepreneurship for research scholars to produce and justify novel business ideas using technopreneurship research frameworks and many more. He is a professional researcher and trainer in Advance Academic Writing Skills, Triangulation Research Methodology, Transformation of International Trade Opportunities, Strategic Financial Management, etc. He has 40+ international publications. He participated in many international conferences/trainings among which are “Linking Corporate Social Responsibility to Organizational Performance: An Investigation of the Financial Sector in Pakistan (2018). 6th Asia Pacific Conference on Advanced Research (APCAR-2018), conducted on 3-5 March 2018 at the University of Melbourne, Australia (Won Outstanding Research Award.

# KEYNOTE SPEAKER

### Dr. Jeremy Philip Brown

**Assistant Professor**

**Faculty of Business**

**Sohar University, Oman**

Dr. Jeremy Philip Brown is an Assistant Professor in the Faculty of Business at Sohar University in Oman. He earned his Ph.D. from the University of Sunderland, England. He is author of various international research papers, working papers, and case studies. His area of research is the Management Information System.

# KEYNOTE SPEAKER

### Dr. Muhammad Ashfaq

**Professor of Finance and Accounting**

**University of Applied Sciences, Germany**

Prof. Dr. Muhammad Ashfaq is widely recognized as an outstanding and experienced business and finance expert with more than 13 years of international experience. He is currently working as a Professor of Finance and Accounting at IUBH University of Applied Sciences in Germany. He is also visiting faculty members at Wittenborg University of Applied Sciences in the Netherlands and Coburg University of Applied Sciences, Germany. Prof. Ashfaq is the author of the book “*Islamic Banking and Finance in Europe: The Case of Germany and the United Kingdom*”. Prof. Ashfaq has spoken on the topic of Islamic banking and finance, digital transformation, business ethics, sustainable development goals at conferences in more than 30 countries worldwide and has served as a peer-review referee for a few international conferences and journals. In pursuit of his passion, Prof. Ashfaq is currently a visiting faculty member of the international MBA program at Coburg University, Germany. Prof. Ashman earned his Doctor of Philosophy from the University of Tübingen Germany and holds an MBA in Financial Management from Coburg University in Germany. He was awarded the Young Scholars Research Award by the Bilkent University, Turkey in 2015 for his cutting-edge research contribution to the area of Islamic finance.

## HRM in Emerging Markets - Part I

### Session 1: 6th FEBRUARY 2020

### Presenter 1:

#### Paper Title: Does perceive organizational support moderate in the relationship between internal Tuberculosis stigmatized individuals and deviant workplace behavior

#### Dr. Adeeba Khan1, Dr. Sadia Athar2, Dr, S. M. Raza Naqvi3, Usman Sohail4

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Deviant behaviors of employees not only condense the performance of employees but also negatively impact an organization’s productivity. The objective of the current study is to examine those factors that lead to these behaviors. This study examines that internally stigmatized individuals induced by Tuberculosis and their deviance behaviors. The current study used self-esteem as an interlinking mechanism and perceived organizational support as a moderating variable between self-esteem and deviant workplace behavior. Data were collected from 202 employees who were diagnosed with TB in public and private hospitals in Pakistan. The social identity theory was used to build a theoretical framework. The results of the investigated model have supported the main hypothesis that self-esteem as a mediating mechanism between internal (TB) stigma and deviant workplace behavior. Additionally, the hypothesis between internal tuberculosis stigma and its negative impact on self-esteem has been accepted the moderated hypothesis of perceived organizational support between self-esteem and deviant workplace behavior has been accepted. This study has also discussed theoretical and practical implications.

### Presenter 2:

Paper Title: Examining the etiological connection between antisocial behavior and moral disengagement: Evidence from **the** tourism and hospitality sector

#### Amina Tariq1, Dr. Shahzad Khurram2

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It is expected that by 2025 the tourism and hospitality sector will contribute US$7.1 billion (₨ 1 trillion) to the economy of Pakistan. However, one can only attach such high hopes to this sector when the human resource in this sector displays prosocial and not anti-social behavior to both domestic and foreign tourists. The aim of the study is to examine the level of moral disengagement of the managers working in this sector and test the relationship between moral disengagement and antisocial behavior. We also examine the mediating role of ethical orientation and the moderating role of ethical leadership in this relationship. For this purpose, data is collected from 153 managers working in the hospitality and tourism sector of Pakistan. We find that moral disengagement plays a significant role in promoting anti-social behavior by easing and expediting a process where actors convince themselves that an ethical standard does not apply to them. We also find that ethical orientation and ethical leadership mediates and moderates this relationship respectively.

### Presenter 3:

#### Paper Title: Does perceive organizational support moderate in the relationship between internal Tuberculosis stigmatized individuals and deviant workplace behavior

#### Dr. Shabana Naveed1

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This study evaluates the adaptability of the private sector strategic human resource management (SHRM) model in state-owned enterprises (SOEs) of Pakistan through case study analysis of Sui Northern Gas Pipelines Limited. Seventeen in-depth interviews are conducted covering multiple sides including strategic management positions, HR managers, line managers, employees, and CBA members. Using the technique of triangulation of perspectives, rhetoric and reality of HR in SOEs is explored. The study has found that SHRM is formulated and introduced in SNGPL, but its implementation is yet to achieve. The study also found several external, organizational and HR competency factors affecting the successful implementation of SHRM in SOEs. The findings implied that consideration of contextual and institutional differences is of immense importance while introducing the private sector management model (such as SHRM) into the public sector or transferring reforms of developed countries into developing countries. The value of the study lies in identifying gaps between HR rhetoric and reality in SOEs, clearly delineating influencing factors in the application of SHRM in SOEs and providing a theoretical explanation of the findings in the context of Pakistan.

### Presenter 4:

#### Paper Title: Investigating work-family experiences of workaholic women with moderating effect of family support

#### Haji Wali Shah1

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Though the work is an important component of life most of the time especially female employees view it as a passion and forget to pay attention to their own health, family, and entertainment. The purpose of this study was to investigate the work-family experiences of workaholic women with the moderation effect of family support through underpinning Conservation of Resources Theory (COR) in the banking sector of Pakistan. The total sample size was 110. The Smart PLS version 3.2.8 was used to assess the structural model measurement. Structural model measurement comprised of Path co-efficient (R2) within the limit whereas the P values for workaholism and work-family conflict are significant. Similarly, the moderation effect of family support also significant and hence both hypotheses were accepted. The model shows adequate predictive accuracy (Q2) within the threshold value. The study has implications for the banking sector in Pakistan to understand that their workaholic behavior is a productive and valuable phenomenon that needs to be rewarded and addressed ethically and the negative outcomes can be neutralized through a social intervention like family support. However, the future study needs to explore other specific work-related social support as moderation on work-family conflict with a large sample size and different contexts. Keywords: Workaholism, Work-family Conflict, family support, Conservation of Resources.

### Presenter 5:

#### Paper Title: Volunteer engagement: A focus group with working professionals in Lahore

#### Aizza Anwar1, Sana Sheikh2

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We make a living by what we get, but we make a life by what we give” (Winston Churchill). Volunteers believe in it and have a desire to help mankind. It appears to be an essential aspect of their nature. The services of volunteers for the betterment of society are undeniable facts. The aim of this research is to highlight the factors which keep professionals’ volunteers engaged. The data were collected from corporate professionals who have a minimum of 7 years of experience in volunteering along with corporate work experience. The focus group interview reported that professional volunteers stay engaged due to factors like having a sense of fulfillment and contribution. The opportunity to collaborate with other volunteers and showing compassion for the community. NPOs and its management can benefit from this study insight by paying attention to their own management style to keep professional volunteers engaged.

### Presenter 6:

Paper Title: Influence of trust on affective organizational commitment in the banking sector of Pakistan: Mediating role of jobsatisfaction

#### Dr. Atif Ali Gill1

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The financial sector performs a significant role in the progress of the economy. The staff contributes a vital part in banking sector growth and trust among employees is very crucial for better organizational commitment. Survey data was collected from 230 employees working in the private conventional Pakistani banking sector to examine the influence of trust upon affective organizational commitment through the mediating effect of job satisfaction. Results depicted that job satisfaction has a significantly positive mediation impact between trust and affective organizational commitment. These findings suggested that management in financial organizations should facilitate trust among employees and involve them in decision making by taking their opinions and feedback. The firms which promote the employee’s participation in different work aspects, in turn, increase most trustworthiness and job satisfaction among staff that exhibit more commitment toward the organization.

### Session 2: 6th FEBRUARY 2020

### Presenter 7:

Paper Title: Leadership and teamwork: The effects of transactional leadership and team social resources on teamorganizational citizenship behavior

#### Dr. Asad Ur Rehman1, Muzaffar Ahmad2

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Purpose The purpose of this paper is to propose a model in which team social resources mediate the relationship between transactional leadership and team organizational citizenship behavior (Team OCB). Design/methodology/approach Survey questionnaires measuring transactional leadership, team social resources, and team OCB were administered to 242 full‐time employees who were worked in the hospitality sector. After carefully selecting the scales, smart PLS 3.0 was used to test hypotheses. Findings The relationship between transactional leadership and team social resources were shown to be significant, as was the relationship between team social resources and team OCB. Most importantly, the relationship between transactional leadership and team organizational citizenship behavior was mediated by team social resources, such that the relationship was significant when team social resources were high. Practical implications the findings indicate that the usefulness of team OCB may be limited in situations where employees lack team social resources. Besides implementing transactional leadership researchers and practitioners need to identify efforts that work toward the increasing commitment of team members, thereby increasing organizational citizenship behavior in the organization. Originality/value It is believed that this research makes a significant contribution to understanding the relationship between transactional leadership and team organizational citizenship behavior, a relationship that has long been known but not well defined. Moreover, the paper develops what appears to be a valid and reliable measure of team social resources, based on goodness of fit using cross‐validation, confirmatory factor analysis, and reliability tests. Keywords Transactional leadership, Team social resources, Team OCB, Employees.

### Presenter 8:

#### Paper Title: Dark triad, job motivation and utilitarian decision-making style in college principals

#### Dr. Afsheen Masood1, Muhammad Sulman2

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The present research purports to examine the relationship between dark triad traits, job motivation and decision-making styles in college principals. This is hypothesized that dark triad personality traits such as Machiavellianism, subclinical psychopathy and subclinical narcissism are likely to predict job motivation and decision-making styles of college principals. The sample comprised of (n= 200) male (n=100) female (n=100) college principals from government and private colleges of Punjab. The scales included Short Dark Triad (Jones & Paulhus, 2014), Job Motivation Scale (Tremblay, 2018); and Utilitarian Decision-making Scale (Greene, Sommerville, 2016) in addition to a demographic information sheet. Descriptive and inferential analyses were conducted that revealed that dark triad traits are negatively correlated with the utilitarian decision-making style yet positively correlated with job motivation. The dark triad traits were reported more in females in comparison to their male counterparts. The findings corroborate the theoretical underpinnings that dark triad plays a major role in determining unethical decisions making. People reporting higher on dark triad traits tend to have altered levels of ethics in judging others; rationalize their fraud and unethical decisions and tend to report greater job motivation. Keywords: dark triad traits; job motivation; utilitarian decision making; college-based leadership.

### Presenter 9:

Paper Title: Utilization of knowledge management process model to predict job performance in the higher education sector ofPakistan

Muhammad Ishfaq Ahmad**1**

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The purpose of this study is to examine the relationship between knowledge management process KMP and job performance (JP) in the higher education sector of Pakistan. The data was collected using a questionnaire, as the instrument for the primary data collection, with total collected back responses of 300 out of 384 questionnaires from respondents of the teaching staff of private universities of Lahore and the response rate was 78%. Different statistical techniques were used like factor loading, Reliability analysis, Descriptive statistics, Correlation analysis and regression analysis including model summary and ANOVA and multi regression is also incorporated. The results of the present study revealed that all seven factors of KMP like knowledge identification, knowledge creation, knowledge collection, knowledge organizing, knowledge storage, knowledge dissemination, and knowledge application are positively predicting job performance in the higher education sector of Pakistan. The present study is one of the few studies that fill the gap in the literature concerned with the relationship between KMP and JP and perhaps the first to provide insights about the KMP intricacies in the context of the higher education sector of Pakistan. The present study will help the top management of the educational sector of Pakistan in order to better prepare knowledge management strategies to improve the job performance of staff. Keywords: Knowledge management, Job performance, higher educational sector.

### Presenter 10:

Paper Title: The orientation of knowledge sources and knowledge transfer towards innovation capabilities are moderatedby absorptive capacity

#### Iram Bashir1, Muhammad Shahid Tufail2

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This paper intends to explore the impact of knowledge sources on the innovation capabilities of the firm. Firms tend to improve their innovation capabilities for long-term survival. In the process of innovation, firms increasingly rely on several knowledge sources. The objective is to find the effects of knowledge sources on a firm’s innovation capabilities. On the bases of the self-administered survey, data was collected to achieve the convenience sample of 181 respondents. Different manufacturing industries in Faisalabad division were targeted for this purpose. Different manufacturing industries’ owners, managers, directors or supervisors were consulted and collected the valid responses of 181 sample size. Data analysis was completed by using the SPSS, AMOS and Process macro. The results of this study signpost that the knowledge sources positively influence the innovation capabilities of the firm. Particularly, the knowledge sources’ direct effect is fully mediated by knowledge transfer. Furthermore, the knowledge sources’ effects are contingent upon the absorptive capacity. The contribution of this study is not only to investigate the effect of knowledge sources on firm’s innovation capabilities in the literature of knowledge sources but also it contributes to the knowledge management research by illustrating the moderating effect of absorptive capacity.

### Presenter 11:

#### Paper Title: Ethical leadership and employee creativity: Sequential mediation of job embeddedness and employee voice

#### Kamran Khan1, Sharjeel Saleem2

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Employees learn under the shadow of their leader and act accordingly. Importantly, the relationship of ethical leadership with subordinates’ creativity has emerged as an essential topic to understand the role of leadership in the services sector. The aim of the present research is to analyze the impact of ethical leadership on employee creativity through the sequential mediation of job embeddedness and employee voice in the context of the Pakistani hospitality industry. This research focuses on the mediating role of job embeddedness and employee voice that serves to explain the relational mechanism underlying the relationship between ethical leadership and employee creativity. As the central characteristic of job embeddedness is “the feelings of one’s attachment to his organization due to workplace forces,” the positive association of job embeddedness with ethical leadership shows that this style of leadership stimulates an employee to expend one’s best efforts. Employee voice, defined as the communication of new ideas or suggestions for upgrading the overall structure of the work unit, has been considered as the second mediator for this research. Importantly, the relationship between job embeddedness and employee voice shows employees’ active participation in service delivery. The sample consisted of 179 leader-member dyads. Social learning theory and social exchange theory support the study model. The analysis was conducted using SPSS and AMOS. Confirmatory factor analysis was conducted to ascertain the reliability and validity of the constructs. The PROCESS macro for SPSS was used for hypothesis testing. The findings supported the study hypotheses and showed that ethical leadership had a positive influence on employee creativity through the sequential mediation of job embeddedness and employee voice. Through sequential mediation model, this research enhances the existing leadership literature and explains the psychological mechanisms which intervene in ethical leadership and employee creativity relationship. The evidence from this research shows that ethical leadership provides an ethical climate where an employee feels embedded with the job and offers innovative ideas. Ethical leadership, thus, creates a conducive environment that serves to enhance creativity in the hospitality industry.

### Presenter 12:

Paper Title: Influence of trust on affective organizational commitment in the banking sector of Pakistan: Mediating role of jobsatisfaction

#### Adil Khan1

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This study was aimed to build a systematic literature review in order to determine the role of diversity in the labor force in driving organizational performance. Moreover, this study was also objectified to uncover the reality of gender discrimination in rewards and especially in punishment as well which becomes the major hindrance in the success of any organization. To accomplish the purpose of this study, a thorough investigation was done based on 77 diversity-related research papers. The systematic literature review highlighted that a diverse workforce in terms of age, gender, education, and work experiences encompass numerous positive consequences for an organization such as enhanced business impact in terms of business performance. However, diversity management is necessarily required so that diversity could result in positive consequences otherwise it may result in negative outcomes such as misunderstanding, miscommunication or personal conflict and all these outcomes may undermine business performance. Apparently, it seems obvious that employees with diverse backgrounds are likely higher chances to result in more productivity. However, it’s not that simple for a diverse workforce to yield improved performance outcomes. Thus, it is reasonable to claim that diversity results are contingent on underlying factors that determine their positive or negative outcomes. The key role of underlying factors is discussed in this chapter to demonstrate their importance for making diversity successful. Additionally, the managerial implication is discussing in detail using the lens of theoretical guidelines to manage diversity successfully and for achieving positive outcomes (e.g. performance outcomes). In sum, it is evident to claim that diversity could only result in positive outcomes if it is managed appropriately.

### Session 3: 6th FEBRUARY 2020

### Presenter 13:

Paper Title: A model to explain the relationship between psychological distress, sedentary occupational factors, problematiccomputer use, musculoskeletal complain

#### Abiha tahir1, Nida rasheed2

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The purpose of this research is to present a model in the integrated domain of organizational psychology and ergonomics. Therefore, this study will be addressed recent research gaps with the purpose to explain the relationship between psychological distress, sedentary occupational factors, problematic computer use, and musculoskeletal complaints. We have purposed to test our model on extensive computer users working in companies for example software houses.

### Presenter 14:

#### Paper Title: Impact of effective training, work environment, reward and learning style on task performance

#### Umy Rubab1, Rimsha Shafiq2, Waleed Tayyab3

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The purpose of this research is based on the recent talk of further research (Carlisle J, Bhangopan R, D’Netto B, 2019) in the field of HRM. This study is expected to quantify the impact of training effectiveness, work environment, rewards and learning style on task performance. To test this theory, we have collected the data from 230 employees of Software houses located at Lahore. The response rate remains 47.5%. before testing our hypothesis, we applied reliability analysis. Most of our measure was found to be reliable for further analysis. We found that three variables were playing the role and the results have some practical implications for HR Managers and employees.

### Presenter 15:

Paper Title: Utilization of knowledge management process model to predict job performance in the higher education sector ofPakistan

#### Muhammad Omer Anwar1, Farrukh Rasheed2, Imran Ali3, Muhammad Tauseef4

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Based on the recent calls for research, this study is expected to quantify the impact of HR practices (Participation, Staffing, Compensation, Training and Performance appraisal) on Innovation performance. To test this theory, we have collected the data from 250 respondents from the leading banks of Lahore. With a response rate of 10.17%. Before testing our hypotheses, we applied reliability analysis and most of our measures were found to be reliable. This study uses regression analysis to test the hypotheses in a sample. We found that participation and performance appraisal have a positive role to play in innovation performance. Most of the HR practices were explaining and the results have some implications for HR managers.

### Presenter 16:

Paper Title: Impact of family control and influence, binding social ties and emotional attachment of family members onmanagerial capabilities

#### Umber1, Ayesha Javed2

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The purpose of this research is based on the recent talk of further research (Ng et al., 2019). This study is expected to quantify the impact of performance in family firms on managerial capabilities. To test this theory, we have collected the data from 122 family firms located at Lahore. The response rate remains 25.32 %. Before testing our hypothesis, we applied the reliability analysis. Most of our measures were found to be reliable for further analysis. We found that two variables (emotional attachment of family members and family control and influence) were playing the role and the results have some practical implications for employees and managers of family firms. Hence, we suggest that if the firm can control these two variables (emotional attachment of family members and family control and influence) there managerial capabilities will enhance.

### Presenter 17:

#### Paper Title: Consequences of downward envy at the workplace: An empirical study

#### Shafaq Aftab1

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This study embarks on a leader’s envy at the workplace in a collectivist culture. The present study proposed and tested a theoretical framework of the downward envy of the supervisor. The research model depicts the diverse behavior of benign and malicious envy. Notably, the current study talked about the moderating role of subordinate’s warmth and competence in the relationship between envy, self-improvement, and abusive supervision. The present research is survey-based, the sample included (n=352), randomly chosen employees of registered software houses based in Lahore. The data collection is dyadic (i.e. of supervisor-subordinate combination). Findings provide support for the arguments that, benign envy motivates the frustrated supervisors to behave constructively towards their subordinates. Malicious envy, on the other hand, triggers the envious supervisor to treat subordinates with abusive supervision and social undermining. The current study helps organizations to use supervisor envious behavior fruitfully and managing the consequences of downward envy at the workplace.

### Presenter 18:

#### Paper Title: Personality trait and knowledge hiding behavior: An empirical investigation in the academic setting of Pakistan

#### Muhammad Saleh1, Mehwish Iftikhar2

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The present research purports to examine the relationship between dark triad traits, job motivation and decision-making styles in college principals. This is hypothesized that dark triad personality traits such as Machiavellianism, subclinical psychopathy and subclinical narcissism are likely to predict job motivation and decision-making styles of college principals. The sample comprised of (n= 200) male (n=100) female (n=100) college principals from government and private colleges of Punjab. The scales included Short Dark Triad (Jones & Paulhus, 2014), Job Motivation Scale (Tremblay, 2018); and Utilitarian Decision-making Scale (Greene, Sommerville, 2016) in addition to a demographic information sheet. The dark triad traits were reported more in females in comparison to their male counterparts. The findings corroborate the theoretical underpinnings that dark triad plays a major role in determining unethical decisions making. People reporting higher on dark triad traits tend to have altered levels of ethics in judging others; rationalize their fraud and unethical decisions and tend to report greater job motivation. Keywords: dark triad traits; job motivation; utilitarian decision making; college-based leadership.

### session 1: 07th February 2020

### Presenter 19:

#### Paper Title: Impact of punitive supervision on employee performance in the hospitality sector of Pakistan

#### Danish Mushtaq1, Aisha Sarwar2

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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: Method. Using a time-lagged research design; data was collected from the hospitality sector of Pakistan and analyzed using Smart PLS software. Results: Results were consistent with our hypothesized framework as punitive supervision at time-1 created emotional exhaustion (time-2) which decreased employee performance (time-3). Contribution: 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. Originality: 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.

### Presenter 20:

#### Paper Title: Utilization of resources in emerging markets (Review of RBV, DC & RDT)

#### Muhammad Faizan Khan1, Aqeel Ahmad2

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In this global world, markets are dynamic and constantly occur changes in the environment. Organizations need to identify the key resources to cope up with the situation. In this manuscript, the researcher discusses the origin, evolution, and the contemporary status of Resource Dependence Theory, Resource-Based View, and Dynamic Capabilities with the perspective of environmental uncertainty prevailing in the market. As we know, most of the time research papers embrace one or two theories, however, theories related to resources management, internal and external resources and utilization of these resources are discussed in detail. Resource dependence theory speaks about external resources. This paper may be helpful for Academicians, Researchers, students, and scholars because the paper contains different dimensions with respect to Resource Dependence Theory, Resource-Based View, and Dynamic Capabilities. This manuscript has two parts, in the first part we include detail discussion on RDT, RBV, and DC and in second part theories discuss with the perspective of environmental uncertainty and in the last but not the least discussion part concludes the whole story.

### Presenter 21:

Paper Title: Examine the influence of system quality factors on user performance to measure information system success inservices sector Pakistan

#### Dr. Atif Ali Gill1, Khalil A. Arbi2, Ayesha Malik3

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Nowadays technological advancement has revolutionized the organizational procedures to get a competitive advantage. Management information system plays a significant role to help organizations to cope with technological revolution challenges. The success of an information system depends upon user performance. Leadership plays a vital part to enhance the employee’s effectiveness by motivating the employees to contribute their significant role in information system success. The data for this study was collected from 230 users working in the banking, education and health care services sector in Pakistan. Subsequent analysis performed using structural equation Modeling (SEM) through the software of SmartPLS 3.0, the results indicate that overall information system quality has a positive impact on transformation leadership and Transformation leadership has a significant impact on user performance. This study provides theoretical and practical implications for practitioners and managers using an information system that facilitation of transformation leadership can increase user performance tremendously.

### Presenter 22:

#### Paper Title: Effect of leadership style on working culture and employee’s motivation

#### Maryam Khaliq1, Amna Usman2

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Based on the recent call for further research (Chaoping Li a, Hao Zhao b, Thomas M. Begley). This study is expected to quantify the impact of rational-legal, traditional, charismatic leadership style on employee's motivation and working culture. We have gathered data from 215employees and 15 leaders present in Lahore. We have collected data for testing theory. The Response rate was observed as 55%. Before testing the hypothesis, we applied reliability analysis and most of our measures were found reliable for further analysis. Results show that the five variables of the study had played a significant role and the results have some practical implications for Employees, Leaders, HRM department and organizations.

### Presenter 23:

Paper Title: Trust work as binding glue: An empirical study examining the significance between trust and performance ofemployees in textile sectors

#### Noor Fatima1, Iram Bashir2

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Trust has been treated as a critical determinant of employee performance and job security in human resource management. In this viewpoint, several elements like job satisfaction, job security, and other related aspects have a great influence on employee performance at the workplace. The purpose of this article is to explore the influence of trust in management, and job security on employee’s job performance. For this purpose, a survey was conducted, and data has been gathered through a questionnaire. All the measuring scales of variables were adopted from existing literature predefined and administered as required. Data was gathered from the textile sector of Pakistan as from the rating index reports it is the major sector that has a greater number of employees. Almost 500 targeted respondents from different textile organizations were selected and requested to participate, among them 247 responded well and accurately. The data has been analyzed through PSS and AMOS which streams the line of relationship by adopting the significance of structural equation modeling. Results give a clear view that trust in management practices has a significant relationship with the performance of the employee. In addition, we offer theoretical perceptions that encourage empirical studies to examine the significance between trust and performance of the employee in the textile sector. The contribution of the present study is not only to investigate the effect of employees’ trust in management; on job performance in the literature of employee-management relationship but also it contributes to condemn that job security to incorporate the job performance of employees while having trust on management.

### Presenter 24:

Paper Title: Mobbing exerts pressure on Employees: An empirical study exploring the mediating role of mobbing betweenorganizational silence and turnover intention

#### Ayesha Zulfiqar1

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In the context of today’s business organizations, employee retention has become the emergent need since organizations had realized the importance of existing learned workers rather than to invest time and energy on new recruits. Although this perception of organizational top management is the bigger reason for unemployment or it may hinder innovation and new talent. Besides the notion, every organization confronts employee turnover. This study intends to investigate the behaviors which lead to drive the intentions of employees towards turnover. Mobbing Behaviors effects directly the cultural perception of employees. In today’s organizations, it is important to understand the relationship between organizational silence, mobbing, and turnover intentions. This cross-sectional and empirical study was planned to determine the effects of mobbing on employees’ turnover intentions.50 different companies. For this purpose, the survey-based approach was followed, and data has been collected through questionnaires. All the scales were adopted from existing literature predefined and administered as required. Data was collected from different companies. Almost 50 different companies are targeted and an average of 10 respondents from each organization was intended to contact. So, 500 respondents were contacted and requested to participate in prevailing research, among them 324 responded well and accurately. The data has been analyzed through SPSS and AMOS with the help of structural equation modeling. Results give a clear provision that mobbing plays a significant role between organizational silence and turnover intention in Pakistani organizations. The results of this empirical study contribute to the literature by creating awareness about the topic not only for scholars but also for the executives as well.

### session 2: 07th February 2020

### Presenter 25:

Paper Title: It’s vital to decide accurately: An empirical study examining the impact of employees’ decision-making ability ontask performance

#### Rana Muhammad Mahad Ahmad1, Iram Bashir2

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Task performance describes the core job responsibilities of an employee also known in the literature as “in-role prescribed behaviors” is reflected in distinct work outcomes. In the emergent practices of business organizations, more concerns are seemingly found for the task performance of employees. So that organizations are reverting to signifies the predicting factors of task performance. This study intends to investigate the impact of decision-making ability by considering it as a predominant predictor of task performance. Further, the study focuses on the moderating effect of job involvement between decision-making ability and task performance of employees. This cross-sectional and empirical study was planned to determine the significant impression of the decision-making ability of employees working in the service sector of Pakistan. For this purpose, the survey-based approach was followed and data has been collected through questionnaires. All the scales were adopted from existing literature predefined and administered as required. Employees working at some managerial positions in the service sector were selected randomly as targeted respondents. Almost 600 managers were contacted and among them, 387 responses were found accurate and well answered. The results of this empirical study contribute to the literature by creating awareness about the topic not only for scholars but also for the executives as well. The conclusive orientations enhance and contribute to the literature as well it convicts the organizations to endorse the managers’ decision making ability for effective and efficient task performance. Moreover, decision-making ability proves as a strong predictor of task performance when job involvement also underlies.

### Presenter 26:

Paper Title: Inculcating religiousness, god importance and meditation in employee’s daily routines leads to buildingspirituality among organizational members

#### Ummara Yousaf1

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The paper aims to study ways through which Spirituality at the workplace in the organizations can be composed through inculcating religious values, God Importance, and Meditation among the employees of the organization. World value survey 2006 is taken as a data source. The dependent variable is ‘spiritual and moral values of employees’ and Independent variables include the religiousness of individuals, God's importance in one’s life and Meditation individuals perform. Control variables included Gender, Social Classes, Age and Income groups. The questionnaire was formed from using the world value survey 2006, and STATA software is used as a tool for data analysis. Ordered Logit is applied as a data analysis technique as the answers gathered are in the form of order of preferences on individuals. The R-square value remained 0.1938 which means overall the model explains 19.38% of the Spiritual and moral values of individuals. The results showed that there is a positive relation between religiousness and spiritual and moral values of individuals and one-unit increase in religiousness explain 0.089 units increase in spiritual and moral needs of individuals keeping other variables constant. A one-unit increase in the importance of God in one’s life will lead to 0.091-units increase in the spiritual and moral needs of an individual, keeping other variables constant. Results for control variables of Gender showed that females have more Spiritual and moral values as compared to men. Social classes are not helpful in predicting variation in the spiritual and moral needs of an individual, keeping other variables constant. Age is not helpful in predicting variation in the spiritual and moral needs of an individual, keeping other variables constant. For a one-unit increase in the Income range of an individual in one’s life, it will lead to 0.004-units increase in the spiritual and moral needs of an individual, keeping other variables constant.

### Presenter 27:

Paper Title: Hindrance stressors and job outcomes: Moderating role of political skills and mediating role of emotionalexhaustion

#### Binte Zainab1, Usman Raja2

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This research investigates the main effect of hindrance stressors on emotional exhaustion, work-family conflicts, and job disengagement. Similarly, the present research also examines the main effects of political skills on work-family conflict and job disengagement. Furthermore, this research explores the mediating role of emotional exhaustion in relationship with hindrance stressors and in-job (job disengagement) and off job (work-family conflict) outcomes. This study also examines the moderating role of political skills in the relationship between emotional exhaustion and the outcome of the study. Finally, this research thesis investigates the indirect effect of emotional exhaustion, moderated by political skills. Data (n= 218) of employees working in the service sector (public and private universities) of Lahore. Findings of the study suggested that hindrance stressor was significantly related to emotional exhaustion and work-family conflicts. Emotional exhaustion mediates between hindrance stressors and both outcomes of the study. Political skills moderate between emotional exhaustion and outcomes such that the positive relationship was weakened when the political skill was high. Similarly, the indirect relationship between employee’s hindrance stressors and outcomes (work-family conflict and job disagreement) through emotional exhaustion is moderated by their political skills such that this indirect effect is weaker at a higher level of political skills.

### Presenter 28:

#### Paper Title: Personality, culture, and mentoring support: An additive multiple moderation model of mentoring

#### Muhammad Usman Anwar Baig1

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The objective of this study was to examine boundary conditions of the relation between protégés’ ego-resiliency and perceived mentoring support. Additive multiple moderations of uncertainty avoidance and collectivism were hypothesized using the conservation of resource theory. Data were collected from 193 employees of a large Southeast Asian commercial bank. Results of structural equation modeling indicate that trait ego-resiliency was positively related to perceived mentoring. This positive relation was stronger for protégés with weaker uncertainty avoidance and higher collectivistic cultural orientations. Implications for theory and practice are discussed.

### Presenter 29:

Paper Title: Dependence of firm performance on market orientation: How what and where of small and medium enterprisesin the leather footwear sector

#### Irfan Siddique1

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The study focuses on the leather footwear manufacturers falling in the small and medium-sized category. Leather is considered as an important and oldest source for the foreign exchange in Pakistan. Though the large enterprises are playing their role in the manufacturing of leather footwear under their brand names yet neglecting the importance of SMEs. However, in their supply chain, there is many SMEs contribution though their importance is not being realized by the policymakers. This study explores the different channels by which SMEs are working as individual units and supporting large leather footwear manufacturing enterprises. Also, the study aims the impact of leather SME manufacturers of their system of reward, decentralization and top management attitude on the market orientation that further affects the performance of the firms. The study has two-fold objectives, one is to highlight the importance of SMEs in forming the policy for the leather footwear sector and secondly to draw attention to the impact of system of reward, decentralization and top management attitude on market orientation of SMEs so that their owners and managers should make their strategy considering the importance of market orientation for survival and growth. Keywords: Leather, SMEs, Market Orientation, Reward System, Decentralization and Top Management Attitude.

### Presenter 30:

#### Paper Title: Stress among bankers and doctors: A comparative study

#### Muhammad Nabeel Ur Rahman1, Aniqa Rehman2

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The study aims to investigate the stress level between the two sectors. Stress is prevalent in society, but the focus of the paper is to understand stress with reference to bankers and doctors in Pakistan. The famous Stress Buster Questionnaire used for measuring stress which includes seven factors that cause stress on an employee namely Demands of Job, Lack of Control, Work-life Balance, Relationships at Work, Change, Conflicting Roles and Working Environment. 284 questionnaires were distributed in Pakistan, out of which 171 (94 doctors and 77 bankers) were returned. The results section includes all descriptive. Correlation between Age and Designation proved negatively significant for the maximum number of factors. The mean stress level of a banker is higher than doctors for all elements except the working environment and t-test proved it. This mean significance is higher for the demand of the job, lack of control, work-life balance, change, conflict roles, and total stress.

### Presenter 31:

Paper Title: exploring women entrepreneurship challenges and opportunities in Pakistan: A Case of young graduate femaleentrepreneurs

#### Muhammad Umar1, Syed Ahmad2

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Women entrepreneurship received considerable attention in Pakistan during the past decade owing to the significance of social media marketing and E-commerce. The purpose of the present study is a valuable addition to literature by exploring challenges and opportunities for Pakistani women entrepreneurs. It is a qualitative study and researchers used the case study research method with semi-structured interviews analyzed using Gioia methodology. The research in hand highlights the success of the young graduate female entrepreneurs who used E-business platforms (e.g. social media marketing) as a tool for promoting their innovative business ideas. This study documents women entrepreneur’s experiences about challenges in hand, opportunities and support available as well as barriers for young women entrepreneurs in Pakistan. It also explores women’s positive personality characteristics for advancing entrepreneurial ideas thus becoming successful female entrepreneurs. Likewise, the study in hand discovered the role of innovative products/services and opportunities for women in E-commerce. Hereafter, the study concludes that passionate females with innovative ideas have widespread opportunities for becoming successful women entrepreneurs in Pakistan.

### Presenter 32:

#### Paper Title: IBA national entrepreneurship program: A case of entrepreneurial education, opportunities, and challenges

#### Imran Muhammad Khan1, Dr. Shahid Qureshi2, Abdullah Mustafa3, Misbah Amin4

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In 2015, IBA CED decided to share its entrepreneurial learning`s throughout Pakistan. In the first phase, three cities; Hyderabad, Faisalabad, and Gujranwala were selected. Mehran University of Engineering and Technology Jamshoro; National Textile University, Faisalabad and GIFT University, Gujranwala were selected as partners to initiate the Certificate in Entrepreneurship Program. 100 participants in each city underwent a 50 hours’ program of entrepreneurship. Various interventions were carried out in these 50 hours. The participants related to various mentors and provided access to the IBA network of Alumni and faculty. The paper discusses the key features of the program and details of selected companies/participants from these cities. A multiple case design approach is used for this paper.

### Presenter 33:

Paper Title: Integrating institutional and theory of planned behavior to predict entrepreneurial intentions: A PLS-SEMapproach

#### Yasir Rasool1

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Various studies have been undertaken that considers institutional barriers. However, studies taking perceived barriers from institutional theory and drawing support from the theory of planned behavior to investigate entrepreneurial intentions have not been studied yet. Therefore, the purpose of the study is filling this void in the literature by developing an integrated model for examining the entrepreneurial intentions of the university business students. A quantitative approach using Smart PLS was applied for data analysis. 350 sample size was taken using convenience sampling. Financial, knowledge and market barriers were taken as institutional barriers, attitude towards entrepreneurship and perceived behavioral control as mediating and entrepreneurial intentions were taken as a measured construct. Findings showed attitude towards entrepreneurship, perceived behavioral control, knowledge barriers directly affected entrepreneurial intentions whereas financial barriers influenced entrepreneurial intentions indirectly through components of the theory of planned behavior. Market barriers were not found to affect the entrepreneurial intentions of university students.

### Presenter 34:

#### Paper Title: The nexus of basic marketing principles and entrepreneurial success: A study of emerging market

#### Dr. Imran Khan1, Dr. Abu Bakar2, Asad Ali3, Zeeshan Ahmad4

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The purpose of the current study is to evaluate the association between basic principles of marketing and entrepreneurship with respect to SMEs (Small and Medium-Sized Enterprises) specifically in emerging/developing markets. The data for quantitative analysis was acquired from 126 micro-enterprises and SMEs into the manufacturing, retailing and services sector chosen from the Bahawalnagar district, located in Punjab, Pakistan. While owners and managers were selected by applying the method of purposive sampling. The study identifies a significant association among the dimensional aspects discussed in the current study including customer orientation; market orientation; intelligence generation; competitor orientation; and information dissemination and association of these dimensions with entrepreneurial success. This study is among the few conducted in the underdeveloped area of Punjab, Pakistan and highlights the application of basic marketing principles in entrepreneurial operations that play a significant role in the growth of local SMEs.

### Presenter 35:

#### Paper Title: Impact of the first aid training upon the management skills of sports injuries of the football players

#### Sajid Mehmood1, Dr. Mohibullah Khan Marwat2

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Football is the game that is viewed and played by a large population of the world. With a lot of health benefits, there are some risks of injuries also involved in this game. Injuries are part of human life. Injuries can be recovered by applying proper treatment at the initial level. It can only be possible if each player has some knowledge and skills to deal with the common Football injuries. Objective(s): The objectives of the study were to identify the knowledge and skills of the Football player about First aid training. The study also identified how First aid training enhances the skills and knowledge of the Football players in injury management. Methodology: First, the participants were asked to answer the Questions of the pre-test. Pre-test data was taken from participants of the experimental and control groups to evaluate their knowledge and skills about rendering first aid in Football injuries. In the next stage, two weeks of Basic Life Support (BLS) Training Program was implemented. After the completion of the two-week training program, the post-test data was recorded to make comparisons and to see the differences with the pre-test data. The independent variable in the study was the First aid training Program. First aid knowledge and skills were the dependent variables of the study. Different skills and knowledge about first aid training were tested by different methods. Results: T-Test was applied using SPSS software. The p-values of all questions were below 0.05 which represented that the results were significant. Conclusion(s): The study showed that the Football players of the university level did not have any knowledge of the First aid training. Football players did not have any skills of rendering First aid after an injury during the game.

## Financial System in Emerging Markets - Part II

### Session 1: 6th FEBRUARY 2020

### Presenter 1:

#### Paper Title: Assessment of financial risks on the financial performance of conventional banks

#### Snober Javid1

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Financial stability and long-term viability of banks become vulnerable by financial risks. All banks face financial risks with the modern progress and development of the global financial market. Therefore, it becomes necessary to judge that these risks had any consequence on the bank’s financial performance in order to put into practice good risk management. In Pakistan, there are few studies that have been conducted on the financial risks that affect bank profitability. The purpose of this research is to draw attention to the impact of financial risks on the banking financial performance of conventional banks in Pakistan. “Return on Assets (ROA) Return on Equity (ROE)” has been utilized as the proxies to measure the financial performance of banks, Financial risk proxies used as independent variables which include credit risk, interest rate risk, liquidity risk, and controlled variables includes interaction of Credit Risk & Interest Rate Risk, GDP, inflation, bank size, and bank capitalization. The results of several studies showed mixed results. Henceforward, the relationship between them is not conclusive. This research relies purely on secondary data. The duration of the study was 2014 to 2018 and the sample size consists of 22 banks. We applied panel data regression analysis of Generalized Least Square (GLS) with fixed effect and random effect model. The findings of the study showed that Credit risk has a significantly negative relationship with ROE and ROA. The relationship among Interest rate risk and performance is significant positive but liquidity risk’s impact on both performance measures is insignificant. The regression outcomes for controlled variables show that lagged ROA and Lagged ROE significantly affected both performance measures. The impact of the interaction of Credit risk and Interest rate risk on ROA and ROE is negative significant. Bank size has a positive relationship with ROA and ROE. Bank Capital has an insignificant impact on both ROA and ROE. Whereas, GDP impact on ROA and ROE has an insignificant relationship. This study will be useful for policymakers and for regulators to avoid systematic risk indirectly by making updated decisions and by making policies that will provide the bottom line of the bank. Henceforth, bank supervisors along with banks should build the tradeoffs among financial performance and financial risk.

### Presenter 2:

Paper Title: Examining the etiological connection between antisocial behavior and moral disengagement: Evidence from **the** tourism and hospitality sector

#### Dr.Ahmad Raza Bilal1, Saba Sabir2

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The worst economic crises since the great financial distress have still depression aftershocks. Few economists have argued that irrational exuberance of short-term investors, complex regulatory framework and involvement of banks’ treasuries in financial wagering are responsible for this incessant financial instability. Another thought of economists has argued that the consequences of the internal market process that allowed fragility to build over time are liable for persistent systemic risk. In this paper, we focus on the shift and expansion of the shadow banking system and what consequences are creating financial fragility. Engaging with emergent theories of shadow banking, we investigate its structural role of capital allocation and credit creation in the emerging markets. We used annual data during the 2009–2018 period to test the short-term fluctuation and long-term equilibrium between the expansion velocity of shadow banking and financial fragility. Co-integration analysis and ECM are used to identify the degree of data sensitivity, its deviation from equilibrium in the long-term and the error, influences in its short-run dynamics. Our results traced long-term equilibrium among four variables of shadow banking as for signs of the coefficient. Leasing companies, investment finance companies and Modaraba are reported positive financial segments that faster the growth of shadow banking and its consequent higher financial fragility. In line with findings, we argue that shadow banking is seen as the organic institutional infrastructure of the financial system to support debt creation and resilient market-based financing that would favor balanced economic growth.

### Presenter 3:

#### Paper Title: Impact of Capital ratios on Portfolio Risk of Banks: Empirical Evidence from Commercial Banks

#### Faisal Abbas1

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This study used panel data over the period ranging between 2002 and 2018 to investigate the ‎relationship between total capital ratio, risk-based capital ratio, capital buffer ratio and ‎portfolio risk during, before and post-crisis period of US insured commercial banks. The ‎overall results show that the total capital ratio, total risk-based capital ratio, and risk ratio are ‎positively related. The change in risk against total capital ratio is lower during and post-crisis ‎periods. However, the influence of risk-based capital ratio and capital buffer ratio is negative ‎and more pronounced in post-crisis than before-crisis period. Results show an insignificant ‎relationship between risk and total capital ratio except for low-liquid banks. The high-liquid ‎banks risk-based capital ratio and capital buffer ratio cause risk reduction whereas low-liquid ‎banks increase their total capital ratio with the increase in risk. The results have economic ‎implications for regulators to formulate policies. ‎

### Presenter 4:

#### Paper Title: Role of ESG Disclosure in Determining Investment Allocation Decision: An Individual Investor Perspective

#### Muhammad Naveed1

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Besides financial disclosure, there is a rising surge of reporting environmental, social and governance (ESG) information in emerging countries. The ESG disclosure intended to fulfill the information needs of all the company’s stockholders, particularly the investors. This study intends to determine how individual investors materialize ESG information into their investment allocation decision. Moreover, to examine the information dimension having a more prudent impact on their investment allocation decision. The primary data was collected through a structured survey from 220 novices and experienced individual investors actively involved in the stock market trading Pakistan stock exchange (PSX). The predictive power of the deduced model is determined through covariance-based structural equation modeling. The findings of the study suggest that on average, the ESG predicts the individual investor’s asset allocation decision in the context of the Pakistan stock exchange (PSX). Also, it is ascertained that the environment and governance had more magnitude than social information. Moreover, both novice and experienced consider the decision usefulness of ESG disclosure while making investment allocation decisions. The proposed model is novel and offers insight for companies listed on Pakistan stock exchange to pay more attention to ESG disclosure practices. Moreover, investors, particularly individual investors, by incorporating ESG information, can make a more informed and rational investment allocation decision.

### Presenter 5:

#### Paper Title: value relevance of accounting information in the chemical and pharmaceutical sectors of Pakistan

#### Farah Naz1, Ramisha Faisal2

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The main purpose of this study is to examine the relationship of accounting variables (accounting earnings, book value, cash flows, operating cash flows, operating income, market value) with the firms’ value in the chemical and pharmaceutical sectors of Pakistan over the period of 9 years (2010-2018). Methodology - The study applies the Clustered Robust Linear Regression as used by (Torres-Reyna, 2007) while examining the panel regression model when the data had heteroscedasticity and autocorrelation in it. This regression is used to remove the effects of these disturbances from the dataset. Clustered Robust is a technique used for panel data testing. The study targets 22 companies of chemical and pharmaceutical sectors among which 18 are from the chemical sector and 4 are from the pharmaceutical sector. Findings - The results of Clustered Robust Linear Regression showed a significant relationship of variables with the dependent variable of market value except for the book value. The significant relationship showed the strong impact of the selected variables while determining the value of a firm. Research limitations - The objective of this study was to study all of the companies included in the chemical and pharmaceutical sectors of Pakistan, but unfortunately, because of either unavailability of the data or due to a few limitations, the sample of this study is reduced. The limitations were, that the sample data for the time period taken is of nine years only. The data can only be collected from the annual financial reports of the companies and the data for every year of all the companies wasn’t accessible. Originality - This paper deals with the latest available financial reports of the companies included in the chemical and pharmaceutical sectors of Pakistan.

### Presenter 6:

Paper Title: Factors affecting the application of international financial reporting standards (IFRS) in Pakistan: A qualitativeperspective

#### Noor Ul Ain Khan1, Aroosa Umar2

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The IASB (International Accounting Standards Board) has been essentially in charge of building up an arrangement of financial revealing standards that can be utilized universally. Pakistan Institute of Chartered Accountants of Pakistan (ICAP) is in charge of the usage of standards. ICAP proposes these guidelines to SECP (Securities and Exchange Commission of Pakistan), SECP execute these standards yet there are a few logical inconsistencies between these models and the Companies Act 1984 (Hafiz Abdur Rashid, Fatima Amin, and Ayesha Farooqui, 2012). Large quantities of surveys have examined the significance of IFRS to rising economies (Al-Akra, Ali, and Marashdeh, 2009; Ashraf, and Ghani, 2005; Assenso-Okofo, O., Ali, and Ahmed, 2011; Mashayekhi, and Mashayekh, 2008; Mir, and Rahman, 2005; Tyrrall, Woodward, D, and Rakhimbekova, 2007; Larson, and Kenny, 1995). IFRS application could enable countries to earn a profit by superb monetary data and set up an atmosphere in which the market of finance can work productively (Abd-Elsalem, O.H., and Weetman, 2003). The design of this study is exploratory and qualitative in nature. Data was collected through semi-structured in-depth interviews. Purposive sampling was used, and information-rich people were selected for interviews who were all charted accountants in Pakistan. The sample size of the study is 10 as the saturation point in interviews came the interviews were stopped. This study is conducted to know the factors that affect the application of IFRS in Pakistan. The results of the study indicated that government policy, Size of Organization, Qualification and Experience Level of Employees, Professional Bodies, External Environment and Capital Market affect the application of IFRS in Pakistan. Economic Growth and Interest of Accountants have no effect on the application of IFRS. This study is useful for practitioners and academicians by providing information about IFRS and factors related to its adoption. This study would also be useful for the management of establishments by providing information about the adoption of IFRS. The findings of this study will help the government in understanding the factors that influence the application of IFRS and how to improve the policy by considering the factors, which positively affect the application of IFRS in Pakistan.

### Session 2: 6th FEBRUARY 2020

### Presenter 7:

#### Paper Title: Does shariah based asset categorization improve portfolio performance

#### Rubeena Tashfeen1, Saqib Fareed2, Adeeba Rashid3, Abubaker Naeem4

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The paper examines the performance of Shariah-compliant and conventional portfolios in Pakistan during the period 2009-17 by using Markowitz minimum-variance framework. Problem Statement: There is a debate on the Shariah screening criteria on stock returns’ cross-section raising questions regarding its efficacy over conventional methods. Research Question(s): Is there any difference in the performance of Shariah-compliant and conventional portfolios in the stock markets? Research Design: Using daily excess returns, we first investigate the impact of Shariah screening criteria on stock returns then we evaluate the overall risk of Shariah-compliant and conventional portfolios. Findings: The results reveal the negative impact of Shariah screening criteria on stock returns’ cross-section. Further, an unconstrained conventional portfolio outperforms the Shariah-compliant portfolio in terms of overall risk. The findings imply that the Shariah-compliant portfolio has higher volatility than the conventional portfolio. Finally, the findings of the study suggest that induction guidelines for companies to be included in the Shariah-compliant portfolio need to be reviewed to practically attain the objectives of the Islamic moral economy such as avoiding Gharar (uncertainty) and Maysir (speculation).

### Presenter 8:

#### Paper Title: impact of selective macro-economic variables on foreign direct investment inflow: Pakistan perspective

#### Muhammad Sohail Anwar1, Dr. Qais Aslam2

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FDI flows play a crucial role in the development of the recipient country. The aim of this study is to verify the long-term relationship among FDI and interest rates, along with inflation, market size, trade openness, terrorism, the governance structure in Pakistan through the use of secondary data from the World Bank database for the Pakistan economy, international financial statistics, IMF and the global terrorism database for the period 1980-2018 via the ARDL approach. The major findings show that the inflation rate, interest rate, market size, democracy, and trade openness have a positive and significant relationship with the dependent variable (FDI). Similarly, terrorism negatively impacts FDI, while interest rate shows negative but insignificant behavior with FDI. Since the bounds test, it is determined that long-term equilibrating relationship exists between FDIandselected variables. This exposition directed toward the use of T-Bounds Test and finds that co-integrating relationships are in fact nonsensical. It is concluded through ECM that72.28% of disequilibrium movements are corrected within a period. Moreover, a large T value (−4.865514) mentioned that the coefficient is highly significant (Tan & Tang, 2016, p. 2).

### Presenter 9:

#### Paper Title: Earnings management and tail risk: A story of shariah and non-shariah firms

#### Muhammad Haseeb1, Muhammad Zahid Iqbal2

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This study aims to investigate the impact of accrual earnings management on firm-specific tail risk in stock prices of Shariah and Non-Shariah firms. Research Design: This research uses the data of Malaysian non-financial firms for the time period of 2001 – 2017. We use panel data fixed effects regression model to support our hypothesis. Moreover, results are robust by alternative proxy of earnings management, tail risk, and different estimation models i.e. panel logit regression model and generalized methods of moments (GMM). Results: The finding of this study decipher that there is a positive relationship between earnings management and the tail risk of stock prices. These findings are in-line with prior studies that managers hide bad news by earnings management from the stakeholders due to their personal gains. But, once this hidden bad news is exposed to investors, they put extreme downward pressure on share price normally called tail risk or crash risk. Moreover, the findings from the split sample of Shariah and Non-Shariah firms shows that the impact of earnings management on tail risk is significant for Non-Shariah firms only. These results also support the religious social norms that managers in Shariah firms are more ethical as compared to conventional counterparts. In addition to this, after incorporating the managerial personal motives by suspect firm analysis, we find consistent findings that Non-Shariah firms are more prone towards tail risk as a result of earnings management.

### Presenter 10:

#### Paper Title: Determinant of financial development evidence from selected developing countries

#### Kashif Ali1, Malik Tayyab Ali2

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This paper attempts to determine the effect of tax revenue, government spending, inflation rate, interest rate, the exchange rate on financial development (FD) in developing countries. Secondary data have been used in the research that was taken from the Global Financial Index and WDI for the 36 years from 1980-2015. A Panel ARDL model is used to establish for the long extent of time and a short period of time communication among the product variable. So, to determine a statistics test that is used such as descriptive statistics, unit root test, Granger causality test has been utilized in this research for driving conclusions. There is a positive and statistically significant connection between the tax revenue, government spending, and exchange rate on financial development. On the other hand, there is a statistically significant and negative connection between the interest rate and inflation rate on financial development. Keywords: Financial development, Tax revenue, Government spending, Inflation rate, Interest rate, and Exchange rate.

### Presenter 11:

Paper Title: Challenges, strategies, and impacts of transformational leadership in mergers/acquisitions: The case of bankIslami Ltd

#### Amina Rizwan1, Dr.Shabana Naveed2

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The study aimed to examine the transformational role of leadership on employee resilience and creativity in Bank Islami after merged with KASB Bank. For this study purpose, qualitative research is conducted with the help of interviews and field notes of eight respondents from top leadership including regional managers. The data is taken from the leaders who were involved in the integration process and witnesses of all decision making, with the help of a semi-structured interview guide. The study found several leadership challenges, during and after the merger, including employee negative emotions, demotivation, cultural differences, and institutional pressures. Using transformational leadership strategies (including employee gelling, mentoring, open communication and retention policies), the leaders were able to influence employee performance and creativity but played less role for employee resilience and engagement. The study inferred that there is an effective role of transformational leadership in the merger of bank Islami and KASB bank that was in 2011.

### Presenter 12:

#### Paper Title: Stock market investor overreaction effect: Evidence from emerging markets

#### Marriam Rao1, Ambreen Khursheed Adil Khan2

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The existing literature about the overreaction effect in Chinese stock markets is inconclusive and controversial. Therefore, the purpose of this paper is to investigate the presence of an overreaction effect in the Shanghai A stock market in the post-financial crisis period. To examine the overreaction effect in the stocks listed at SSE 50 Index, Average Cumulative Abnormal Return methodology of (Maheshwari and Dhankar, 2015; Tripathi and Agrawal, 2009) within a unified framework is applied from January 2009 to December 2014. The results confirm the presence of high market volatility due to more individual investors than institutional investors who lead to more irrational decisions making that confirms the presence of overreaction effect in the Chinese Stock market SSE index. The authors caution readers from generalizing the findings of this study, as the focus is only on A stocks listed on the Shanghai Stock Exchange. The study will benefit the government, policymakers, and regulators of the economy by studying how the presence of more individual investors than institutional investors of China stock market leads to more irrational decisions giving rise to volatility.

### Session 3: 6th FEBRUARY 2020

### Presenter 13:

#### Paper Title: Cash flows or profitability measures: Which one is the better stock return predictor?

#### Ahmad Noor Ud Din1, Burhan Rasheed2

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This research paper examines the relative ability of cash flows and profitability measures in the prediction of stock returns. The objective of this study is to see the comparative prediction ability of cash flows and profitability measures. For this purpose, five years of sample data from 2014 to 2018 of 50 non-financial firms are collected, these firms are registered in Pakistan Stock Exchange. In this study, two cash flows measured are adopted, one of them is cash flows from operations and the other one is cash flows after financing activities. For profitability measures, gross profit, operating profit, and earnings per share are considered. The results of this study showed that profitability measures provide a better prediction of stock returns as compared to cash flow measures.

### Presenter 14:

#### Paper Title: Impact of a high-performance work system on the financial performance of the banking sector in Pakistan

#### Saima Naseer1, Abdul Karim2

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Banks play a vital role in the economy of a country and the stability of the economy is in return impacted by the performance levels of the financial institutions' specific banks within the country. This study is intended to examine the financial performance of all commercial banks listed on the Pakistan Stock Exchange. The prime focus for this study revolves around the impact of high-performance work systems on determinants of financial performance. In order to investigate, twenty commercial banks were selected. A pilot study was conducted prior and forty questionnaires were distributed to check the results then data were collected in two stages. In the first stage, questionnaires were provided to employees of banks and in the second stage, data from all the banks were gathered and compiled from their annual reports available at their websites in conjunction with the availability and authenticity of the data obtained from State Bank of Pakistan and the time period was 2016-2017. 384 respondents filled the questionnaire out of 500 from all commercial banks and the response rate was 76 percent. By application of Statistical Package for Social Sciences (SPSS), descriptive statistics, correlation among variables, one-way ANOVA and multiple regression analysis were carried out on the compiled data and concluded on the impact of selected independent variables including recruitment and selection (R&S), training and development (T&D), reward system (RS) and performance management (PM) on financial performance determinants ROA and ROE of the banks. The results showed that all the variables were significantly correlated to each other and had positive correlations.

### Presenter 15:

#### Paper Title: Emergence of alternative security assets and their historical performance: A case from Pakistan

#### Kashif Ali1, Shane Zehra2

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This study analyzes and explores the scope of alternative asset investment in Pakistan. The Private Equity funds, Hedge funds, and Real Estate funds are the Pool Investment Approaches that provide exposures to the Alternative Assets for the investors. Due to time constraints, the research is limited to a certain core point. The main purpose of this study is to evaluate and compare the returns of real estate funds, private equity and hedge fund investment with the stock market returns. This report provides prospects for alternative investments. This study uses a regression model to test the relationship between past performance and returns of Alternative Assets and Stock Market. The Empirical investigation is done by using data of these three funds for five years listed on the Pakistan Stock Exchange. Moreover, this study suggests the most attractive investment opportunity for investors in Pakistan.

### Presenter 16:

#### Paper Title: Measurement of Judicial Poverty (A case Study of Gujranwala Division)

#### Muhammad Sohail Anwar1, Dr. Qais Aslam2

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The economy’s performance is the aggregate of the performance of all institutions under that economy. Judiciary is also an important and functional part of the economy and considered an essential virtue of institutions and positively influences economic performance. Injustice in society is the lack of the poor to access to justice. This study identifies the major hurdles in accessing to justice system for the protection of basic rights. Theoretically, it contributes toward defining the justice demission of poverty and how to address it. On the other hand, this study will also help policymakers to make and enforce the policies which can reduce the hurdles in access to justice. The Methodology used in this study is named as AF methodology, which involves counting the different types of deprivation that individual experience at the same time. These deprivations are analyzed to identify who is poor. Primary data is collected from the district and session court Gujranwala through a self-administrative questionnaire. A total of 112 respondents were asked overall 893 questions about deprivation or non-deprivation. By adopting the weighted method of poverty measurement, it has the poverty level due to financial Barriers is reduced to 22%, with reference to Physical Barriers 21%, with reference to Technical Barriers 21%. This paper shows an overall 63% judicial poverty level, 1550 respondents were deprived out of 2459 questions. This result is 13% more as compared to 50% observed in MPI's weighted indicators (Akire, 2016). It is recommended that further research be undertaken, particularly by the exceptionally strong community of scholars, economists, and statisticians in Pakistan, by using these areas as a benchmark.

### Presenter 17:

#### Paper Title: Tax Avoidance as a determinant of financial leverage in Pakistan

#### Muhammad Zeshan1, Omer Yusuf2

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Tax management is very important for efficient and appropriate application of tax rules to obtain the required income and liquidity management. Tax management can be divided into two parts, namely, tax avoidance and tax evasion. Tax avoidance is a strategy of avoiding tax in a legal way without compromising on tax laws. The reason behind current research is to empirically look into the factor of tax avoidance as a determinant of financial leverage in Pakistan. For this purpose, a sample of 10 firms in the automobile sector out of 12 is selected. Two firms were not chosen due to outliers in the data. The analysis was conducted using panel data and regression analysis was done by using the ordinary least square method (OLS). The source of data is secondary, and it is collected from the company’s annual audited reports from 2014-2018. The independent variable includes tax avoidance peroxide by Cash Effective Tax Rate (CETR), profitability peroxide by return on assets, firm size peroxide by the log of assets, tangibility peroxide by fixed assets to total assets and growth is peroxide by the change in total assets to total assets. The dependent variable is financial leverage and it is peroxide by long term debt to total assets. The results of the current research show that tax avoidance, firm size, and tangibility have a significant impact on financial leverage, whereas growth and profitability have an insignificant impact on financial leverage. The findings of this research paper would help the managers to decide whether tax avoidance would impact in determining the optimal capital structure.

### session 1: 07th February 2020

### Presenter 18:

#### Paper Title: Factors Influence Banks’ advancing approach: Study of emerging dual economies

#### Damian Honey1, Tahseen Mohsan Khan2

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The study explores the way the advancing approach of commercial banks of Pakistan and Bahrain is influenced by different factors that include loan loss provisions, profitability, financial risks, and capital requirement. Design/methodology/approach – Loan loss provision, profitability, credit risk, market risk and regulatory capital requirement hypothesis are tested by using exploratory analysis. GMM panel regression is also applied to the data obtained from 26 commercial banks of two countries of the emerging economy for the period FY2008 to FY2017. Findings – Results propose a significant direct relation between advancing approach and LLPs for banks in both countries. Further, the advancing approach forms the negatively significant relationship with profitability and credit risk for banks in Pakistan and with CAR for banks in Bahrain. Practical implications –The study observes that the banks are more inclined towards risky assets like consumer finance, so they have to maintain an upper degree of capital adequacy ratio. The regulator should limit the mix of financing in order to manage the optimal portfolios by banks. Originality/value – Study contributes to examine the effects of provisions, profitability, risks and capital requirement on advancing approach an addition to existing literature.

### Presenter 19:

Paper Title: Empirical analysis of financial performances and volatility dynamics in returns on financial markets: Acomparative study of Pakistan and China

#### Mehwish Malik1, Dr. Zahid Ahmad2

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The development of financial markets is very important for the development of the economy and its financial development. This study is about the contribution of financial market performances of Pakistan and china to know which financial market country has the potential to flourish in the future. There is a problem with the financial development of Pakistan. It needs to be focused on financial markets. The financial markets of Pakistan have the potential to evolve successfully but they are not functioning properly. The financial markets of China are now moving towards advanced emerging markets. This problem has negatively affected the investment opportunities and financial development of the country. This study has investigated the problem using strong paradigms to resolve the problem. The important variables of this study are returns of capital market, bond market, derivatives market and foreign exchange market and variation in returns of capital market, bond market, derivatives market, and foreign exchange market, further the study will also provide the results of contribution of financial markets returns in future as a whole to analyze that which country producing better returns in future. Which country has more potential to perform better in the future? Which classifier has the potential to produce more significant results and which financial market has more volatility in returns in the future? Objectives: To analyze the significance of four financial markets; capital market, bond market, derivatives market and foreign exchange market of Pakistan, to analyze the significance of four financial markets; capital market, bond market, derivatives market and foreign exchange market of China, to identify which country has more potential to perform better in future, to identify which classifier has potential to produce more significant results, to estimate which financial market will have more volatility in returns in future. This study is based on secondary data and the study has taken 6 years past data from trading economies, investing .com and websites of stock markets of these respective countries. For justifying the results, the research study fits the data mining classifiers such as decision tree, naïve bayse classifier and SMO Regression model for this study. The results finalized that there is a financial market of China with more significant results but in the future, Pakistan has more possibility to outperform. China is more focused on the development of their bond market. In the future, the capital market of Pakistan will face plunge while its foreign exchange market will have the potential to outperform.

### Presenter 20:

Paper Title: A study on the impact of Investors’ sentiments on corporate investment efficiency through the mediating effect ofcredit financing

#### Abrar Hussain1, Mehrish Abdul Qayyum2

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This study investigates the effect of investors’ sentiments on the corporate investment efficiency of the selected sector companies of Pakistan stock exchange with the mediation effect of credit financing. Mainly, four sectors, among which only 13 public listed companies are selected. Panel techniques are used and data is collected from the published financial reports of the companies of the last 10 years (2006 to 2015). Share turnover is used to examine the investors’ sentiments. This study discovers that there is a positive relationship between the investors’ sentiments and over-investment of the organizations and vice versa, while investors’ sentiments have a significant impact on investment efficiency with the partial mediating role of credit financing but only in case of underinvestment. Investors’ sentiments do have a significant effect on overinvestment, but it is not due to the mediating role of credit financing. Due to the optimistic investors’ sentiments, credit supply is increased, but firms would have more funds to invest which may cause abuse of corporate funds, but due to strong supervision functions, this problem is also reduced.

### Presenter 21:

#### Paper Title: Do financially flexible firms differs from their counterparts: An empirical investigation from Pakistan

#### Affaf Asghar Butt1

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Maintaining spare debt capacity by firms have not only a positive effect on the firm’s financial health but also have a far-reaching impact on the economic health of a country. This research effort has been carried out for two reasons, firstly to explore the difference in firm characteristics of financially flexible firms from non– flexible firms. Secondly, to investigate the effect of this flexibility on financial decisions and the value of firms. Methodology: For this purpose, 75 non-financial listed firms with the highest market capitalization are selected from Pakistan. To undertake analysis, data is collected from annual reports of companies and the world bank website for eight years (2010-2017). Results: The findings of the current study revealed that financial flexibility significantly positively influences the profitability, dividend payout, and cash holdings of Pakistani firms while it significantly negatively influences the firm value and investment ability of the firm. The results of the comparative analysis reveal that there is a significant difference between mean capital expenditure, profitability, leverage, and cash holdings and dividend payout ratio of financially flexible firms and non-flexible firms because financially flexible firms showed higher EBIT, ROA, and cash holdings and dividend payout than non-FF firms, and lower leverage ratio than non-FF firms. Originality/ Value: An array of researches has been undertaken on the effect of leverage on a firm’s performance as well as financial decisions. The consequences of maintaining a leverage level below the optimal leverage remains a puzzle, especially in the case of emerging nations. In emerging economies such as Pakistan, there is a dire need to focus on this reality as there is a volatile financial market and flexibility can have a positive influence on firm performance thus leading to economic development.

### Presenter 22:

#### Paper Title: Oil as hedge, safe-haven, and diversifier for conventional currencies

#### Maham Ijaz1, Muhammad Abubakar Naeem2

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We examine the hedge, safe-haven, and diversification properties of crude oil WTI for twelve conventional currencies, among which five are major oil exporters, and six are major oil importers. Using daily data, we estimate the time-varying dynamic correlation between the currencies and crude oil using the Asymmetric-DCC model and find a low or negative correlation, especially during the crisis period. Next, we utilize the traditional and extended version of the Baur and McDermott (2010) frameworks and find distinct hedge and safe-haven properties of oil for currencies. We provide additional evidence on hedge, safe-haven, and diversification properties of crude oil for currencies using the quantile-on-quantile framework. The out-of-sample hedging effectiveness of oil is higher for oil-exporting countries.

### Presenter 23:

Paper Title: the day-of-the-week effect in Pakistan stock exchange: An empirical analysis of market and industry level returns

#### Farah Naz1, Kanwal Zahra2

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This study is an attempt to test market efficiency considering the background of calendar anomalies. The present study scrutinizes the Day of the week effect anomaly in the context of Market and Industry analysis of Pakistan stock exchange. For this purpose, daily closing prices of KSE-100, KSE-30 and KSE-All share Index from January 01, 2009, to December 31, 2018, has been used. Similarly, Sector returns are also calculated, taking average log-returns of selected sample firms. To analyze the data OLS regression and GARCH (1,1), GJR-GARCH and EGARCH Model have been employed. The results indicate the evidence of daily seasonality, with significant Monday and Wednesday effect in PSX indices returns as well as in most of the industry returns. Monday is found to be the day with the highest average returns with the highest return volatility. The findings of the study reveal that there exists weak form inefficiency in the Pakistan Stock Market, which implies the possibility of earning abnormal returns by investors using timing strategies. In terms of return predictability, this study is important for international and domestic investors and it may affect their investment strategy and return management.

### Presenter 24:

#### Paper Title: Investor sentiments and herding behavior: A case of Pakistan and China

#### Muhammad Fayyaz1

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The study investigates investor sentiment and herding behavior in Pakistani and Chinese stock markets. Daily data of 575 Pakistani companies listed at the Pakistan Stock Exchange and 2184 Chinese companies listed at Shenzhen Stock Exchange for the period 2005 to 2018 is used to examine the relationship between investor sentiment and herding behavior. Daily absolute cross-sectional dispersion and cross-sectional standard deviation are used as a proxy for herding behavior while investor sentiment is measured by performing Principal Component Analysis of five different proxies of investor sentiments. The results indicate that, in both markets, investor sentiment has a negative impact on herding behavior which means that herding increases in bearish market conditions. Interestingly, herding seems to be affected by cross country investor behavior as well. The study finds that bearish investor sentiment in China also increases herding in Pakistani markets and vice versa.

### session 2: 07th February 2020

### Presenter 25:

Paper Title: Impact of dividend payouts on firm characteristics under agency factors mediation: Analysis of all PSX listedfirms

#### Dr. Javed Iqbal1, Tayyaba Ashraf2

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Under the bilateral approach of the impact of dividend pay-outs with the mediating role of Agency variables, this paper tries to examine its impact on Enterprise Value, Earning Per Share, Stock Return and Volatility. Mediation is tested by inspecting directly as well as the indirect relationship of Dividend Pay-out, Firm Characteristics and Agency Factors on a sample of 130 Pakistani listed firms over a period of eleven years. Results of a study expose the role of Agency Factors such as Free Cashflows and Total Institutional Ownership structure, Free Cashflow fully mediates the relationship of Dividend Pay-outs with Enterprise Value and partially mediates the relationship with stock volatility but Total Institutional Ownership structure fully mediates Dividend Pay-out relation with Stock Volatility only. These mixed results contribute to the existing literature of finance specifically in the context of Pakistan being an emerging economy.

### Presenter 26:

Paper Title: Role of tax administration system and public governance on taxpayer’s compliance behavior, Moderating roleof financial condition

#### Imran Shahzad1

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At its current state, direct tax collection and tax to GDP ratio in Pakistan is meager. The resulting budget deficit is covered using debts, which further increases the deficit in the next years. A need arises to find the link among the tax administration system of Pakistan and public governance and their impact on compliance behavior. The focus of the study is on the tax administration system of Pakistan and the quality of public governance on individual taxpayers’ compliance behavior, in the presence of financial position as a moderating variable. To conduct the empirical analysis, a self-administered questionnaire was distributed in five capital cities of Pakistan, Four being the provincial and one federal. Two third of the questionnaires were returned showing a healthy rate. The results confirmed the hypotheses that there is a reliable and positive link among the tax administration system and the quality of public governance. The financial position has a weak and negative impact on taxpayers’ compliance behavior. Furthermore, financial position moderates the relationships of the tax administration and public governance from stronger to weaker.

### Presenter 27:

#### Paper Title: Five-Factor CAPM with downsizing effect

#### Saqib Masud1

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The study is conducted to test Five-Factor CAPM with downsize beta on Pakistan Stock Exchange which include impact of DRM (Downsize Risk) market risk (RM), size effect (SMB) in terms of market capitalization, value effect (HML) in terms of book to market ratio, profitability (RMW) in terms of earning per share and investment (CMA) in terms of annual growth in assets. Data for RM, SMB, HML, RMW, and CMA is taken from Pakistan Stock Exchange from the year 2000 to 2015. Four windows having different year from the year 2005 to 201 are constructed to conduct the research by using Fama and Macbeth (1973) Methodology. Overall results show that all the independent variables RM, SMB, HML, RMW and CMA have a significant impact on the excess return of portfolios. By considering the various factors for portfolio returns for the first windows all the indicators have insignificant outcomes accepting the null hypothesis; factors have an impact on stock returns (Fama & French, 2015). Due to the volatility in the stock prices of small companies the stated facts are inconsistent with the argument that small firms outperform big firms. It means big firms provide lower stock return comparatively to the small companies. The value stocks which have a high book to market ratio yields more returns with respect to growth stocks which have a high book to market ratio (Fama & French, 1992). Profitability also has a significant impact on the returns of portfolios, the companies that earn more profitability (Robust) provide more return as compare to the companies that have poor or less profitability (Weak). The investment made by the companies during the year also has a significant impact on returns. The companies having a high annual asset growth rate by reinvesting their retained earnings in new ventures or projects generate fewer returns as compared to companies having a low annual asset growth rate. So, from the above discussion, it is established that the Five-Factor CAPM model holds in Pakistan Stock Exchange (PSX). Pakistan is a developing country and the economy of Pakistan is an emerging market. Pakistan has great potential for development if resources are utilized with efficiency. If an investor in Pakistan has better opportunities and guidance to make decisions to optimize resources in the financial market, then this will be very helpful for the progress and prosperity of Pakistan. To develop an efficient and appropriate model for the proper pricing of the security has been a very critical issue for the researcher, policymakers and corporate managers from the very beginning of the time. If the assets are not pricing properly then definitely, they can lead the economy of the country towards disasters of the whole economic system. (Fama & French, 2015) develop the five-factor CAPM model to understand the impact of size effect, value effect, investment and profitability on the excess return of the portfolio. If the investors in Pakistan consider the five-factor CAPM for the pricing of the securities, then they will be able to earn more returns from the investment and this will lead Pakistan toward financial prosperity.

### Presenter 28:

Paper Title: A comparative study of financial sectors of global emerging equity markets: Application of multifactor risk**-**adjusted return models

#### Madiha Riaz Bhatti1

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This research study is a comparative analysis of financial sectors of global emerging equity markets by using multifactor risk-adjusted return models. Asset pricing models attempt to establish the relationship between risk and return. Following the CAPM by Sharpe (1964) and Lintner (1965), three-factor model (Fama & French, 1993) and five-factor model (Fama & French, 2015), this paper tests the empirical validity and evaluates the predictability power of asset pricing models over the Asian emerging markets in the dynamic regimes of "Global Financial Crisis”. The purpose of this study is to compare the efficacy and check how robust the empirical models are in the pre-financial crisis (07/1999-06/2006), financial crisis (07/2007-06/2010) and post-financial crisis (07/2010-06/2018) regimes. Using data set of financial sectors of MSCI classified Asian emerging markets (China, India, Indonesia, Korea, Malaysia, Pakistan, Philippines, Taiwan, and Thailand) and an extensive sample time period that ranges from 1st July 1999 to 30th June 2018, both LHS and RHS portfolios sorted using Fama and French (1993) methodology. Firstly, the panel data framework (the combination of cross-sections & time series) employed to statistically estimate the explanatory variables’ coefficients and explanatory power (R2) of models. Secondly, the GRS-F test suggested by Gibbons et al., (1989), applied to select the best model among the tested asset pricing models. The findings of the study are stimulating as the CAPM (Rm-Rf) failed to prove valid, howbeit, both three-factor model (Rm-Rf, SMB, HML) and five-factor model (Rm-Rf, SMB, HML, RMW, CMA) passed the GRS-F test as the intercepts are not statistically significantly different from zero. However, the three-factor model is more robust in the sub-periods of the GFC and outperformed the five-factor model.

### Presenter 29:

#### Paper Title: The relationship between customer satisfaction and profitability in the automobile sector

#### Muhammad Ahmed1

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The relationship between customer satisfaction and profitability has been identified in a few key sectors. This paper advanced the body of research by examining this link within the highly important high-tech industry. The automobile sector of America was selected among the high-tech industries. This study uses the American Customer Satisfaction Index (ASCI), and analyses secondary data from ten years period (2007 to 2016). A quantitative research method is used. Data were analyzed by using several methods including linear regression analysis. The results of the study show variation in the similar and opposite behavior of the variables, but the outcomes show that the impact of customer satisfaction on financial performance has been addressed to some extent; however, in the context of automobile companies, there have been minimal contributions. The findings show mixed results. It appears that customer satisfaction and profitability are correlated for a few firms but not the industry. The results show that while customer satisfaction is important, it is not the sole determinant of profitability in the automobile sector.

### Presenter 30:

#### Paper Title: Stress among bankers and doctors: A comparative study

#### Mohyuddin Tahir Mahmood1 Faiza Aslam2

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The purpose of this research paper is to analyze the management’s motives behind the revaluation of Property, Plant and Equipment (PPE) by public companies in Pakistan. Purposive sampling technique is used for the selection of respondents who are information-rich in the relevant area. Semi-structured interviews were conducted to collect data from the respondents. Analyses based on interview transcriptions, field notes, and tag clouds suggest that management has certain motives regarding the revaluation of PPE. Among those, financing from the banks, improvement in debt to equity ratio and performance of the organization, positive signals to the potential investors, and reduction in political cost are the main motives of the management behind revaluation of PPE. By focusing on these motives, companies may formulate policies to revalue their PPE and then decide the frequency of revaluation. This research can also assist future researchers in unfolding motives in the financial sector.

## International Trade and Emerging Markets - Part III

### Session 1: 06th February, 2020

### Presenter 1:

#### Paper Title: Testing the impact of trade openness on economic growth in Pakistan: Does the role of institutions matter?

#### Amber Khalil1, Abdul Farooq2

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This study analyzes the impacts of trade openness, quality of institutions, and financial development on the economic growth of Pakistan using the time series data covering the period of 1984-2018. It contributes to the existing literature by constructing trade openness index and institutional index by applying the Principal Component Analysis (PCA). Auto-Regressive Distributed Lag Model (ARDL) bounds testing approach has been used to check the long-run relationship. The results confirm the cointegration among the variables of the series. Long run empirical results show that trade openness, institutional quality, and financial development contribute positively to the economic growth of Pakistan. The empirical findings of this study suggest that the role of institutions is more important than trade openness to enhance the economic growth of Pakistan. To get the benefits of trade openness policymakers in Pakistan should pay attention to developing political and economic institutions because well-functioning institutions are a prerequisite to boost foreign trade and economic growth of the country.

### Presenter 2:

Paper Title: Do interest rate shocks and monetary policies matter for the volatility of the stock market? The role of worldfinancial crises

#### Muhammad Ramzan1, Wang PeiZhi2

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The country's stock market has now become a major indicator of the direction of the nation’s economy, and undoubtedly the global financial crisis has essentially destroyed all the stock exchanges. Therefore, the current study will focus on finding factors related to monetary policies that affect stock market volatility. The Methods: Money market interest and other linked monetary policies determine the direction of the stock market. We will consider monthly data from the period of Jan-2005 to Dec-2018 and measure the correlation, Cointegration, and causality among variables. The GARCH (1, 1) model will be utilized to generate the series of stock market index volatility and interest rate shocks. The developed model analyzes by using the trace rank test of Johansen Cointegration analysis, Granger causality analysis and Impulse response analysis with proper contemplation of all diagnostic tests. The Results/ conclusion: The expected results will confirm the long-run negative and significant relationship of interest rate shocks, inflation rate, financial crisis, and stock market volatility. The exchange rate and money supply will be associated positively and significantly with stock market volatility in the long run. All predictors and outcome variables will have a causal relation with each other but the financial crisis of the world does not show as causal relation with the stock exchange volatility. The Practical Implication: This study will help policymakers to take a closer look at these factors when making monetary and all associated policies because the study provides a realistic picture before the crisis, during the crisis and after the crisis effects of all these factors on the stock market. Since we know the growing importance of the stock market for the economy of all countries, it is imperative for authorities to look at all the factors that affect the market deeply.

### Presenter 3:

#### Paper Title: Comparative financial statement analysis of microfinance banks in Pakistan

#### Saadat Ullah karmani1

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This study is aimed at comparative financial statement analysis of microfinance banks in Pakistan. The overwhelming popularity of microfinance as a catalyst for poverty alleviation was initially funded by donations and charity. The non-government organizations and microfinance institutions which initially managed microfinance realized its limited scope if entirely dependent on donations. The idea of financial self-sufficiency and sustainability led to the transition towards microfinance banks which it was stressed would be able to expand their outreach while at the same time retaining sustainability. Although financial literature exists covering financial analysis on microfinance banks in Pakistan, comparative financial analysis has not been attempted. This study is an effort to fill the gap. In Pakistan, several microfinance institutions converted into microfinance banks. Currently, there are ten microfinance banks operating in Pakistan. Financial analysis has been performed in the area of sustainability, profitability, asset/liability management, portfolio quality, efficiency, and productivity by computing appropriate formula-based ratios and thereafter conducting a comparative study. The data has been obtained from the official website of State Bank of Pakistan and the annual reports of the microfinance banks for the period 2010 to 2015. The results of the comparative financial statement analysis indicate improvement and growth particularly in the years 2014 and 2015 when indicators show positive trends.

### Presenter 4:

#### Paper Title: An empirical analysis of IPO pricing in Pakistan

#### Sidra Ghafoor1

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The magnitude of IPO underpricing has varied a lot over the last few decades in the global IPO market. In the 1980s average listing day return was 7%, during the 1990s it increased to 15%, during the dotcom bubble of 1999 it jumped to 65% before reducing to 12% in the early 2000s. Over the years, the IPO pricing mechanisms have evolved and today most companies use either fixed-price, book-building or auction method to float their IPO. Over the last two decades, IPOs are floated either through fixed-price or book-building in Pakistan. The focus of this research is on average underpricing and long-term performance of IPOs floated in Pakistan through a fixed-price and book-building mechanism to draw inferences on the efficiency of these mechanisms in price discovery. For this purpose, the average abnormal initial return and abnormal buy-and-hold returns are computed. To check for the robustness of our results, the normal returns are proxied by market return and then generated through the market model. The study covers all the IPOs floated from January 2006 to December 2018 in Pakistan for which stock price data was available. The results show that IPOs are less underpriced through the book-building method as a comparison to the fixed-price mechanism. The level of IPOs underperformance is fluctuating across industries therefore when measuring the long-term abnormal performance, the results confirm that the book-building mechanism proves efficient for reducing the underperformance in the case of Pakistan than the fixed price mechanism. The evidence about IPO’s short- or long-term performance is consistent with international studies.

### Presenter 5:

#### Paper Title: Factors influencing investor’s decision making: The moderating role of locus of control

#### Abthal Qaisar1, Muhammad Usman Younas2

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The study aims to analyze the factors affecting investors’ decision making in Pakistan with the interaction effect of locus of control. For this purpose, the primary data are gathered from 300 respondents. The study is conducted among the investors working in Pakistan’s city of Faisalabad. The reliability test of questionnaire items, correlation analysis, and regression analysis are used to analyze the interactions among variables. The study finds a positive impact of availability and representative biases on investment decision making. Moreover, the study could not find any moderating role of locus of control. The results imply that decisions made by Pakistani investors are driven by the most easily or currently available information and they trust the information obtained from family and friends without any authentication and verification. One possible description of an insignificant moderation effect of locus of control can be the sample traits used in the study, e.g., personal characteristics, that change from culture to culture. Another description of these findings may be the association between heuristic biases, including availability, representative and psychology bias and decision-making regarding investment is not personality specific.

### Presenter 6:

#### Paper Title: A Theoretical model of cultural transformation

#### Sumaila Zamir1

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This research is an attempt to address the recent call for further research by Kim and Toh (2019) in the area of organizational culture. The purpose of this research is to reply to a critical research question that is how a leader’s past cultural experience influence on organizational and individual outcomes. The result of this study will be of great interest to NGOs.

### Session 2: 06th February, 2020

### Presenter 7:

#### Paper Title: Factors effecting of enterprise risk management: An empirical evidence from financial firms in Pakistan

#### Bilal Sarwar1, Syeda Zain Fatima2

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The purpose of this study is to examine the factors affecting enterprise risk management Empirical Evidence from Financial Firms in Pakistan. For this study, financial firms of Pakistan have been selected. The data are collected annually for nine years, ranging from 2009-2019. This study uses panel data regression analysis approach with other estimation techniques. For the sample of this study, 27 financial firms that are listed in the stock exchange has been taken. Enterprise risk management as a dependent variable was selected as the Tobin q measure while three independent variables. The result shows the facts about the hypothesis of capital opacity, the stock price of volatility, financial leverage. The findings of this study are beneficial for a policymaker, manager, economic agents, shareholders, and other stakeholders to control for risk factors. However, variables including capital opacity, Stock price volatility (SPV), financial leverage (FL) are also the positive impacts of enterprise risk management and statistically significant effect on risk, meaning that an increase in leverage and also with the price volatility increases the risk.

### Presenter 8:

#### Paper Title: Volatility transmission among stock prices, exchange rate, interest rate and gold prices of Pakistan

#### Ghulam Mustafa1

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This study examines the volatility transmission effect among stock prices, exchange rate, interest rate and gold prices of Pakistan through employing the Dynamic Conditional Correlation (DCC) model using daily data from 2008 to 2018. Dynamic Conditional Correlation (DCC) GARCH belongs to the class “Models of conditional variances and correlations”, to forecast future correlations and volatilities. The analysis shows strong volatility transmission among taken variables stock prices, exchange rate, interest rate, and gold prices except for interest rate and exchange rate are those markets whose volatility does not make any impact on each other market volatility. It also implies that market volatility plays a significant role in formulating the dynamic strategies for government, policymakers, and investors to minimize their risk level. The result also indicates that gold prices can be regarded as a hedge against the stock price and exchange rate fluctuations and it is also investigating that these markets give protection for each other during momentous price declines.

### Presenter 9:

#### Paper Title: US-Sino trade war, a trading setback or an opportunity for emerging markets: a Case study of Huawei and Haier

#### Ossama Fazal1, Sonia Kanwal2

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US-Sino trade war, a setback or an opportunity for emerging markets: a case study of Huawei and Haier. After trying to nurture positive diplomatic relationships among two major economies in the world, a cold war has converted into a trade war between China and the United States of America. Heavy tariffs have been imposed on Chinese imports by Trump administration, as a result of which china stroked back with its tariff policy for American products. Different Chinese companies like Huawei and Haier have to face unforeseen circumstances due to trade war. The market for Chinese products seems to shrank post trump policy, on one side it is a major setback for the Chinese market as an emerging market but on other hands, it is a golden opportunity for other emerging markets like India, Taiwan, Singapore, South Korea, and the Philippines. US-market is a huge market for Chinese electronics, technology, agriculture, leather, furniture, and many more household products since china entered in the race of globalization. A rise in tariff triggered a trade war which is resulted in a decrease in Chinese share in US-market. This trade war has offered a golden opportunity for emerging markets to take over the market of Huawei and Haier due to trade barriers and bans on them from the US. This paper is going to study deep-rooted causes of the US-Sino trade war by studying the case of Huawei technologies and Haier. The research type adopted in this paper will be a case study research of qualitative nature.

### Presenter 10:

#### Paper Title: Electronic commerce adoption barriers (A Study based on small businesses in Pakistan)

#### Mahira Mubasher1, Huma Babar2

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In developing countries, e-commerce is considered a new driver for the economic growth of any country. The small business sector plays a vital role in its national economy by increasing its wealth and employment rate. The purpose of this study is to examine the barriers of e-commerce adoption in the Pakistani small business sector. The primary data technology is used in order to conduct a survey of 150 questionnaires for investigating the barriers between the adoption of e-commerce. The results reveal there are some factors that hinder the implementation of e-commerce, which include lack of popularity, lack of awareness, linguistic barrier, absence of the regulatory system and more financial investment is required. So, the findings conclude that that more efforts are needed to help and encourage small business in Pakistan to speed up e-commerce adoption by implementing a more advanced application. Therefore, the study recommends that the Government should make a public awareness program in order to push customers and employees for increasing the use of e-commerce.

### Session 3: 06th February, 2020

### Presenter 11:

Paper Title: Impact of corporate governance on firm performance through the mediating role of financial leverage acrossdeveloped and emerging economies

#### Dr. Anwar Hussain1, Amna Mumtaz2

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We analyze the affiliation between corporate governance and firm performance through the mediating role of financial leverage for a panel data of 2688 firms during the period from 2002 to 2017. We found that financial leverage does not mediate the relationship between corporate governance and firm performance for overall selected firms. So financial leverage mediates the relationship between corporate governance and firm performance in the context of emerging countries. Financial leverage does not mediate the relationship between corporate governance and firm performance in the developed regions. To test the hypothesis, we have used the Two-step Dynamic panel estimate. Eventually from the study that it is the responsibility of the board to balance the profitability of the firm by corporate governance policies after considering the interest of all stakeholders.

### Presenter 12:

#### Paper Title: The impact of entrepreneurial orientation and market orientation on new product development

#### Kinza Khan1, Sumbal Younas2

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The purpose of this study based on recent calls for further research (The joint impact of entrepreneurial orientation and market orientation in new product development: Studying firm and environmental contingencies). This study is expected to quantify the impact of Entrepreneurial orientation and Market orientation on New product development. We have collected the data from 110 SME’s of Lahore. The response rate remains 26.20% before testing hypothesis we have applied reliability analysis and most of our measures were found to be reliable for further analysis and results have some practical implications.

### Presenter 13:

#### Paper Title: The role of strategic entrepreneurship in performing sustainable business in hypercompetitive markets

#### Muhammad Bilal Mustafa1, Namra Malik2, Muhammad Arif3

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Both entrepreneurship and strategic management literature offer important insights regarding sustainable competitive advantage. Meanwhile, in today’s fiercely competitive market environment, the attainment of sustainable competitive advantage became a nightmare for the organizations. Researchers suggest that sustainable competitive advantage in hypercompetitive markets could only be achieved by using the elements of both entrepreneurship and strategic management harmoniously. For that purpose, the strategic entrepreneurship construct possesses the elements of both entrepreneurship (i.e. opportunity-seeking behavior) and strategic management literature (i.e. advantage-seeking behavior). However, the radical question of how organizations could achieve a balance between opportunity-seeking and advantage-seeking behaviors remain unanswered in contemporary literature. In order to address that, we collect quantitative data from 167 SME organizations that are operating in Pakistan. Hence, our findings revealed the maze that entrepreneurial orientation and strategic orientation will lead SMEs to achieve successful engagement in strategic entrepreneurship which will enable them to improve their strategic performance because they are lacking in advantage seeking behavior. Hence, by focusing on the importance of a balance between opportunity seeking and advantage seeking behavior, managers could able to address rapidly changing market environment while generating maximum profits.

### Presenter 14:

Paper Title: Impact of transformational leadership, organizational innovation and organizational learning on organizationalperformance

#### Muhammad Zunair Fiaz1, Muhammad Hamza Sarwar2, Muhammad Faheem Qayyum3

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This study analyzes the impact of transformational leadership, organizational innovation and organizational learning on organization performance. The study confirms the influences of these variables empirically, as the analysis is based on a sample of 150 respondents. The results reveal that transformational leadership influences organizational performance positively.

### Presenter 15:

Paper Title: Improving organizational performance through knowledge management capabilities: Mediating role oforganizational learning

#### Waqar Rasool1, Dr. Abdul Waheed2

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The business environment is not so certain nowadays because of which a very intense competition is observed between organizations. To cope up with this environment organizations need sustainable competitive advantage for which scholars and practitioners focusing more on intangible assets. And knowledge is considered as one of the most important intangible assets if it is managed effectively. The purpose of this study is to examine the relationship between knowledge management capabilities, organizational learning, organizational innovation, and organizational performance. For that, an integrated model of sequential mediation including organizational learning and organizational innovation was introduced as a clear mechanism found missing in the prior studies. The quantitative research strategy is used and data of 186 respondents collected from five different knowledge-intensive industries (telecommunication, insurance, finance, education, and health) in Pakistan. The structural equation modeling technique through Smart PLS 3 is followed for data analysis. The result shows that the relationship between knowledge management capabilities and organizational performance is sequentially mediated by organizational learning and organizational innovation. It is also investigated that there is no direct relationship between organizational learning and organizational performance. Practically managers should make corrective decisions toward the promotion of knowledge sharing and managing activities so that they can make the organizational knowledge resources a competitive advantage by managing it effectively for the sake of a constant increase in the organizational performance.

### Presenter 16:

Paper Title: Selling a product or solving a problem? exploring instructional practices of B.Ed. Hons program at the universitylevel in Pakistan

#### Javed Iqbal Khan1, Ayaz Muhammad Khan1

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Sell the problem you solve. Not the product you make. The rationale of B.Ed. Hons. The program of University-Alpha stressed the development of professionalism among prospective teachers. This program intended to enable prospective teachers to act as practitioners like in other professions as medicine, engineering, law, etc. Therefore, like those professions, its duration also should be extended to four years than just one-year training. They should also be able to solve their day to day academic and instruction problems through action research. How far teacher educators’ instructional methods were aligned with modern teacher education trends? The leading purpose of the paper was to explore the instructional practices of B.Ed. Hons at public sector universities in Pakistan. The paradigm of the research was interpretivism and qualitative methodology was applied. The design of the current research was phenomenology and hermeneutic methods were used. The participant was selected using purposive sampling and saturation was sustained. During inductive thematic analysis, six Themes were framed by analyzing the data collected by using a semi-structured interview. It was concluded that the public universities are innovating and private were making business by implementing teaching practice models.

### Session 1: 07th FEBRUARY 2020

### Presenter 17:

#### Paper Title: Critical success factors of strategic leaders in an organization: An empirical review

#### Aymen Asif1

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A strategic leader plays a crucial role in a dynamic business organization. The paper examines the widespread characteristics of an individual as an effective strategic leader in a competitive environment with the support of a comprehensive secondary literature review. Data has been secured from three major databases i-e google scholar, SSCI and Scopus. Secondary research results indicated the core components that constitute a visionary require a strategic and creative mindset in congruence with the necessary knowledge to develop and maintain social capital and an upright inclination towards moral integrity as indispensable elements of effective strategic leaders. Thus, leader succession training and development models must inculcate those abilities, competencies, and characteristics into their top talents to magnify an organization's future performance. Most of the research conducted in the arena of strategic leadership literature has been exclusively focused on studying individual subject evaluation within business organizations in both public and profit organizations.

### Presenter 18:

#### Paper Title: Managerial overconfidence and corporate innovation

#### Muhammad Usman1

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Innovative projects are usually risky and challenging by nature. Such projects require managerial traits (mainly overconfidence) to get started. This paper contributes to the current literature by examining how does managerial overconfidence influences firm-level innovation, particularly in developing countries. To test such a narrative, we use firm-level data from WBES and develop unique proxies for managerial overconfidence and corporate innovation. Our results indicate that firms are more innovative in the presence of overconfident managers. Hiring managers with confident personalities or encouraging existing managers to become bold in their decision-making may potentially increase firm-level innovation in developing countries.

### Presenter 19:

#### Paper Title: A study to analyze the potential of customization in the mobile phones market

#### Muhammad Aftab Rafique1

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This is study is about to sense the potential of customization, its types, and significance in the mobile phone market. This research work has the core objective to analyze such features that are involved in the overall satisfaction of the mobile phone and generate the idea of customization in mobile phone technology. Mobile phones are becoming a necessity and people are not only making calls but also gaining lots of benefits from it which revolutionized human activities. The standardized manufacturing method is adopted by the manufacturer and these modeled based products are not giving the required satisfaction to one’s fill. Now, this is important to design and develop such phones which are either customized or have the capability to modify so that one can get satisfaction at one’s requirement and healthy use of extended supply chain. The researcher has collected a sample of 250 (107 males and 143 females) responses by a self-generated and reliability checked questionnaire. The data were analyzed in frequencies and percentages in descriptive terms and inference analyses were done with the help of the chi-square test of association. Results show that mobile phone users are not fully satisfied with their standard or modeled mobile phones and inclined to attain some changes in their phones. Also, people have concerned with both the utility and aesthetic features of a mobile phone. So, it is very simple to conclude that the best, latest and customer-centric (customized) features have become order winner attributes in today’s mobile phone’s competitive market.

### Presenter 20:

Paper Title: The impact of organizational learning on organizational citizenship behavior of professional accountants withthe mediating role of the organizational inn

#### Ahmad Usman Shahid1, Hafiza Sobia Tufail2

Macquarie University, Australia; Email: [ahmad-usman.shahid@hdr.mq.edu.au](mailto:ahmad-usman.shahid@hdr.mq.edu.au)

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 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 the 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.

### Presenter 21:

#### Paper Title: Capability development: Antecedents and consequences

#### Saadia Khaninte1

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This paper discusses the interplay between the hierarchy of capabilities by arguing a process-based approach. Further, it would contribute to understanding the association between these capabilities and multiple alliances from a firm’s perspective. Dynamic capabilities have been discussed in their capacity to achieve sustained competitive advantage. Their further fragmentation in the first order and second order opens new avenues in many domains. To highlight their effect in alliances provides more distinct information regarding the underlying phenomenon of sustainable competitive advantage; the holy grail of strategic management. The resource can be a source of competitive advantage, but rapid market dynamics have made their scope too narrow and unfold the mystery of capability and process of developing these capabilities. As capabilities are the drivers used to operationalize resources.

## Governance Issues in Emerging Markets - Part IV

### Session 1: 6th FEBRUARY 2020

### Presenter 1:

Paper Title: The impact of effective project governance on project performance: Mediating role of risk management &moderating role of managerial control

#### Muhammad Awais Alvi1, Ata ul Musawir2, Dr. Shazia Nauman3

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The construction industry is one of the most significant contributors to the economic development of Pakistan in terms of employment and gross domestic product. Project failure and risks are major issues in the construction industry of Pakistan. Accordingly, this research aims to examine the issues faced in the construction industry in order to increase the success rate of projects. Using the lens of agency theory, this study investigated the impact of effective project governance on project performance with the mediating role of risk management and the moderating role of managerial control. Based on 190 responses collected from the construction industry in Pakistan, it was found that effective project governance was significantly related to project performance. Also, risk management was found to partially mediate the relationship between effective project governance and project performance. Whereas managerial control was found to be negatively moderate the relationship between effective project governance and project performance. Based on the results it is recommended that project managers coordinate with overall organizational governance and should implement risk management activities to achieve successful outcomes from the project. The study has implications both theoretical and practical for professionals working in the construction industry of Pakistan.

### Presenter 2:

#### Paper Title: Which stakeholders a manager should attend to? An empirical assessment of stakeholder salience

#### Anjeela Khurram1, Dr. SK Shahzad2

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Stakeholder salience is directly proportional to the number of attributes of salience—power, legitimacy, and urgency—as perceived by managers. However, to date, researchers have differences in these attributes as determinants of salience. To resolve these differences and to precisely specify the attributes that make a stakeholder salient in the eyes of managers we attempted to gain deeper insights into this phenomenon. For this purpose, we employed multiple case study strategy in a purely quantitative treatment—a unique mix. Our findings suggest that the attributes as conceived by Mitchell et al. (1997) are quite broad and general. Managers identify salient stakeholders based on specific integrants of these and few other attributes.

### Presenter 3:

#### Paper Title: Impact of corporate governance on firm profitability: Empirical evidence from the emerging equity market

#### Nazia Tabassum1, Muhammad Tasnim Khan2

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Firm profitability is the capacity of any business to acquire benefits. A benefit is the left of income that a business produces after it pays all direct and indirect expenses related to the generation of revenue. Recently, firm profitability increase consideration in the modern research literature. In developing countries like Pakistan besides any organization, firm profitability is a main and important element to support its budgetary demands. Therefore, this study tries to find the impact of corporate governance on firm profitability of listed firms in terms of market capitalization Pakistan stock exchange. This study proposes the time frame of 6 years on annual bases started from 2013 to 2018. This research uses different econometric tools such as descriptive statistics, correlation analysis, and regression analysis to analyze the relationship between corporate governance mechanism and firm profitability. It is found that corporate governance mechanism i.e. board size, number of independent directors, gender diversity has significantly associated with firm profitability. Besides that, in this study use firm characteristics as control variables like leverage, firm size, capital intensity. Finally, the study has policy implications for government, policymakers, investors and other stakeholders in Pakistan.

### Presenter 4:

#### Paper Title: Effectiveness of the role of internal audit function: A perception of external auditors of Pakistan

#### Amer Shakeel1, Burhan Rasheed2

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Internal Audit Function (IAF) is considered as an important element of corporate governance. It can contribute to good corporate governance only if it operates effectively. There are many stakeholders of IAF like the Board of Directors, the firm’s management, external auditors, etc. All these stakeholders have their different needs and have different perception regarding IAF. In this study, we tried to explore the perception of external auditors regarding the role and effectiveness of the IAF. For this purpose, we interviewed with eight external auditors of different audit firms. As per the findings of this study, the role of IAF includes checking the compliance and evaluation of internal controls, risk management, and fraud risk management. This paper further concluded that the current role of IAF can be more effective by making IAF independent and by the induction of the personnel with the right qualifications, skills and relevant experience. External auditors can also get benefit from effective IAF. Keywords: Internal audit function, corporate governance, external auditors, the board of directors.

### Presenter 5:

#### Paper Title: Institutional complexity of HR practices: Challenges for sustainable business

#### Madiha Rehman1

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The focus of this study is to determine the best HR practices to motivate the employees to achieve the vision of government strategy 2030 in Pakistan more particularly the expansion of sustainable business practices. The development goals are important phenomena in public administration and many reforms have been introduced in Pakistan to ensure the achievement of the development goals committed by the political leaders. It has been a normative principle that the developmental plans fail at the implementation phase due to several reasons. The underlying reasons associated with the failure of plans are the skeptical view of the stakeholders about the effects of the reforms, their lack of readiness to adopt change and the lack of capacity to unlearn and learn the new challenges faced by the global economy. HR is considered as an important driver in creating a bottom-up approach in sustainable businesses. In the public sector, governance is more prone to sustainable practices to improve overall service delivery. This study will investigate the current problems associated with HR practices in the public sector through an institutional logic perspective and identify the core areas for improvement. The study is conducted on municipally-owned corporations responsible for water and sanitation, transport management and waste management. The challenges faced by these MOCs in achieving their goals are highlighted and possible solutions have been provided to overcome the issues related to HR practices specifically. This will be a qualitative study in which 30 in-depth interviews will be conducted and patterns and themes will be identified to give meaning to the data. The study will be an important addition to the body of knowledge by highlighting one of the significant areas to be addressed. This study will provide indigenous solutions to the problems of MOCs related to HR practices that will help the policymakers to realize the loopholes in the policy implementation phase. This study will connect with the conference themes as Pakistan is also experiencing the reforms and its implications related to the growth strategy 2030 which will provide an important study to analyze the strategy for sustainable development and growth.

### Presenter 6:

#### Paper Title: Impact of managerial ability on tunneling: The role of political connections

#### Aamir Inam Bhutta1, Muhammad Fayyaz Sheikh2, Aroosa Munir3

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This study contributes to the extended literature of managerial ability particularly in emerging markets where agency problem type II is common due to concentrated ownership. Weak governance systems and low levels of law enforcement not only provide opportunities to the firms to engage in the expropriation of the minority shareholder through tunneling but also push the firms to link up politically to enhance their access to the external resources timely. Therefore, the aim of this study is not only to test the impact of managerial ability on tunneling but also examine the role of political connection on the relationship between managerial ability and tunneling. For this purpose, the study used the manually collected data of non-financial listed firms of Pakistan, the election commission of Pakistan website for the period of 2009 to 2017. OLS regression model results show the negative but insignificant relationship between managerial ability and tunneling. These findings are consistent with the entrenchment behavior of concentrated ownership firms, where managers are not free to take independent decisions. Moreover, this study finds partial evidence of rent-seeking behavior with respect to tunneling in politically connected firms particularly in the firms which are operating by the low-able managers. It suggests that high ability managerial with political connections less likely to involve in tunneling activities due to the fact that politically connected firms are closely monitored by external investors.

### Session 2: 6th FEBRUARY 2020

### Presenter 7:

#### Paper Title: Impact of Corruption, Institutions and Financial Development on Economic Growth in Pakistan

#### Abdul Farooq1, Nyla Sattar2

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Corruption is a malediction as well as a major obstacle to the development of Pakistan. Financial development and better quality of institutions are considered momentous factors to enhance the economic growth of a country. The Auto-Regressive Distributed Lag (ARDL) to cointegration has been applied. The VECM Granger causality has been applied to check the directions amongst the variables. The empirical results show that co-integration exits among the variables. The bidirectional causality is streaming from financial development towards economic growth and unidirectional causality is moving from corruption to economic growth. The findings also show that corruption is the prime cause of slower economic growth. Consequently, there is a dire need to reduce corruption, improve the quality of institutions and other creditors through which they efficiently observe the borrowers and encourage them to improve the efficiency, so that they can allocate resources and this aid flows to condense the corruption.

### Presenter 8:

Paper Title: Occupational safety, health & environmental (she) issues linked to erosion of systems and replacement ofmachines: A case study of Pakistani glass

#### Tulha Majeed Khan1, Qais Aslam2

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Managing market risk under unknown future shocks is a critical issue for policymakers, investors and professional risk managers. These shocks can be external to the firm, like demand conditions or conditions in the market as well as internal shocks like inefficiencies or issues of governance in a business entity. More important is the health of machines and viability of systems that are in place in a firm that might threaten the safety of the workforce, tend to take the organizational management towards expensive litigation and eroding in the future of its brand position. “According to recent estimates released by the International Labour Organization (ILO), each year 2.78 million workers die from occupational accidents and work-related diseases (of which 2.4 million are disease-related) and an additional 374 million workers suffer from non-fatal occupational accidents. It is estimated that lost workdays globally represent almost 4 percent of the world’s GDP” (International Labor Organization (ILO), 2019) Problem statement A large number of firms in Pakistan are non-compliance of governance guideline especially in Safety, Health and Environment (SHE) and therefore the present study will take as SHE as its basis to investigate the future issues in the industrial sector of Pakistan.

### Presenter 9:

#### Paper Title: Women empowerment through e-commerce

#### Abdullah Qayyum1, Rimsha Fiaz2, Waqas Zaki3

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This paper tries to evaluate the effectiveness of e-business and e-commerce on the empowerment of women. A survey has been administered to identify the effect of e-commerce on Women Empowerment related attitudes. I have collected data through a semi-structured questionnaire from a sample of 213 persons consisting of 116 female and 97 male operating online businesses located in Lahore, Pakistan. 213 respondents were surveyed through e-mail and social network sites. The findings of the study indicate various factors about women empowerment. Results reveal that indicators of women empowerment are mainly (1) Employability, (2) Greater social in-dependency and acceptability, and (3) Sense of self-worth. Fifteen questions are developed to evaluate the effectiveness of e-business and e-commerce on the empowerment of women for mentioned three indicators. The findings of this study reveal that e-business and e-commerce is a powerful tool in enhancing women empowerment.

### Presenter 10:

#### Paper Title: Perceived organizational politics

#### Nimra Waheed1

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The current study is conducted to identify and examine the factors that trigger politics within an organization. Using the quantitative methodology, this research analyzed the impact of Family responsibilities and Perceived Organizational Support on Job Satisfaction and Intention to stay while the variable that modifies their relationship is Organizational politics whereas the one that models the whole process is Passion for Work. Descriptive and inferential statistical analysis has been conducted by using a sample size of 200 respondents, mainly from banks and hospitals. The impact of perceived organizational support and family responsibilities on employees in terms of their job satisfaction and intention to stay at a workplace are considered to be highly important and create an impact either positive or negative for the individuals and the organization itself as well as the influence of the other major core factors during the course of the study that are Perceived Organizational Support, Job Satisfaction, and Intention to Stay, Family Responsibilities, and Passion for Work and Perceived Organizational Politics. Another implication of our study shows concerns regarding the role played by the managers and the family as a source of primary support for the employees by integrating the career and family life with work.

### Presenter 11:

#### Paper Title: Factors affecting student satisfaction in distance learning: A case study of online distance learning universities

#### Muhammad Rizwan1

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In Pakistan people perceived that the quality of distance learning education is poor. Therefore, we decided to carry out the study to see if it’s only people's opinion or legend. The aim of the study is to analyze the association between instructor performance (IP), student-instructor interaction (SII), course evaluation (CE) and student satisfaction (SS) variables in distance education by taking Virtual COMSATS as a Case study. The target population of this research was the Virtual COMSATS (VCOMSATS) students out of which 251 graduate and undergraduate students were selected as samples for current research. For data collection, a self-administered survey questionnaire made on Google doc and sent the link through email to all VCOMSATS students. To find out the relationship among different variable we used descriptive frequency analysis, correlation analysis, cross-tabulation analysis, and regression analysis. A significant positive correlation observed between student-instructor interaction (r=.463, p<.01), instructor performance (r=.620, p<.01), course evaluation (r=.696, p<.01) and student satisfaction. Multiple regression results reveal that SII, IP and CE have a positive and statistically significant impact on student satisfaction.

### Session 3: 6th FEBRUARY 2020

### Presenter 13:

#### Paper Title: Customer satisfaction’s impact on website quality

#### Abdul Samed Bhatti1, Waleed Bin Khalid2, Waqas Zaki3

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Online shopping is worldwide and becoming a more popular phenomenon nowadays. It is now a better option for customers because it is more comfortable and provides a variety of options than the conventional one. So, customer satisfaction in online shopping is becoming more important for online retailers nowadays. Customer satisfaction is how much the customer is happy and fulfilled with an online retailer’s products and services. In this research the researcher used a survey method of distributing questionnaires to 270 respondents, using a random sampling technique. The research findings showed that the Quality of a website plays a vital role in customer satisfaction. It moves customer satisfaction in a negative and positive way. The analytical outcomes showed that how customer satisfaction is important for online retailers in Business-to-Consumer electronic commerce. Overall website quality is an important thing to customer satisfaction and has a significant relationship with customer satisfaction in online shopping. The study explains the customers' satisfaction’s impact on website quality so, in the future, it will be helpful for online retailers in developing the website and to know more about customer behavior towards online shopping. It may help an online retailer to determine how to improve its products and services and to overcome the upcoming demands of customers satisfyingly in the future.

### Presenter 14:

Paper Title: The effect of consumer shopping goals & characteristics on interactivity & shopping behavior towards onlineshopping

#### Asma Ali1, Esha Asim2, Waqas Zaki3

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The motivation behind the paper is to look at the buyer's online shopping objectives and their attributes to build up a comprehension of these components impacting web-based shopping to the consumer. The explanation of this investigation is to review how purchaser's traits and their shopping objectives/targets impact their perception of awareness of the site. Technique/approach-The variable that impacts consumer web-based shopping has appeared through quantitative research separating data assembled by methods for an online survey outline. The survey contained 114 buyers who were buying on the web. Findings- The empirical findings of this study demonstrate that standard shopping objectives and attributes influencing purchasers to shop online are comfort & effortlessness Examination of demographical attributes, for example, gender has indicated that men shop increasingly on the web. Respondents of 20-24-year age bunch more frequently pick shopping on the web for such reasons as the absence of time and a wide scope of the item.

### Presenter 15:

#### Paper Title: Identifying key factors affecting consumer buying behavior in an online shopping context

#### Shaista Bano1, Zunaira Riaz2, Waqas Zaki3

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This study is about factors that influence customer buying in online shopping. In online shopping, product-related quality information appears on a web site and a buyer interacts with retailer and product-related correspondence happens. The information and presentation of products and services encourage the consumer to purchase the product. This research mainly focuses on the relationship between the factors that affect consumer buying behavior and attributes of online shopping. A survey had conducted from those people who made purchasing from online sites. A questionnaire had prepared for data collection. Survey results indicate that quality of user interface, product service information quality and security directly affect information satisfaction and rational benefits. It's also related to the commitment of consumers with site and consumer purchase behavior.

### Presenter 16:

#### Paper Title: Non-financial and financial factors affecting the profitability of a company

#### Wajeeha Tariq1

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The study investigated the impact of non-financial factors related to politics, economic, legal, and social affecting the profitability of an organization. For the purpose of this research, a Private Limited Company Akzo Nobel Pakistan Limited financial analysis from 2014 to 2018 and the financial analysis of its respective Pakistan Chemical Industry from 2014 to 2018 was done. Akzo Nobel's financial trend was then compared with the Chemical Industry Financial trend and how the external environment affected them. My findings showed that Akzo Nobel's profitability has suffered in 2018 by 3.41% since 2017 and 2.76% since 2014. This is because of the highly volatile political environment in Pakistan and the devaluation of Pak-Rupee due to which rules and regulations changed and the cost of materials increased causing the company to shrink their profit margin. The profitability has not suffered solely because of external non-financial factors but internal factors mainly poor Risk management has also been a reason. Akzo Nobel has done Enterprise Risk Management Analysis and changed its NEDs in the year 2018.

### Presenter 17:

Paper Title: A descriptive analysis of financial ratios by using actual financial information and non-financial parameters:The case of Engro fertilizers

#### Ayesha Akhtar1

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This paper presents an examination of financial ratio analysis by using actual financial information along with non-financial parameters. Our aim directed the analysis of financial ratios of Engro Fertilizers at the corporation level and its comparison with the relevant industry by selecting the sample data consisting of five years’ time period from 2013 to 2017 of Engro Fertilizers. This paper is concerned with explaining all the financial ratios from all possible dimensions by considering financial data as well as non-financial data in order to describe the position of the company transparently by linking it with the industry and country conditions. The financial ratio analysis on a yearly basis has been performed for the company and for the industry separately and then having a fine interpretive comparison between corporation and industry. Our paper covers detailed industry analysis as Engro Fertilizers belongs to one of the largest industries of Pakistan. This case well-demonstrates the complications of financial ratio analysis and non-financial information.

### session 1: 07th February 2020

### Presenter 19:

Paper Title: Re-conceptualization of consumer buying behavior within the context of freemium business models: Atechnological innovation intervention perspective

#### Talha Zubair Ahmad Khan1, Abdul Haseeb Shujja2

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In recent years, online consumer behavior has largely attracted the interest of academicians and practitioners alike. A fair number of researches have been conducted on developing the models of consumer decision making processes in retail and online website purchase situation. However, with the establishment of freemium business models, particularly within the context of online multiplayer games, offering a variety of intangible purchase options such as customization of playable avatars, in-game weather effects, in-game music soundtracks and alike have rejuvenated the need for understanding consumer behavior from a different perspective. Moreover, there seems to an inevitable link between the nature of technological innovations in online product design and consumer behavior, which has been least discussed within literature. Keeping this in view, this review paper has presented an exploratory study highlighting the role of technological innovations (incremental and architectural design change) in online product designs and consumer decision making processes. A case study of an online multiplayer-based game has also been presented followed by several propositions incorporating a proposed conceptual framework for future studies.

### Presenter 20:

Paper Title: The impact of the development perspective of human resource management and lesson learned system of knowledgemanagement on project success with the media

#### Sumera Asgher Butt1, Bilal Ghaffar2

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The impact of development perspective of human resource management and lesson learned system of knowledge management on project success with the mediation of project management competency retention is examined by collecting the data from the regular employees of telecommunication sector (PTCL, Ufone, Warid, Zong, and Mobilink), GEPCO and Sui Northern Gas Pipeline limited of Gujranwala District of Punjab, Pakistan. For this purpose, 380 questionnaires were distributed out of which 321 questionnaires were returned and the study gains an actual response rate of 84.4%. Some questionnaires were excluded because of missing values by using a list-wise deletion method which includes statistical analysis and after that 310 complete questionnaires were selected for further proceeding. The relationship of Development Perspective of Human Resource Management, Lesson Learned System of Knowledge Management and Project Success with the mediation of Project Management Competency Retention is examined by using statistical techniques such as “Pearson’s Correlation”, “Descriptive Statistics” and “Factor Analysis”. The results confirmed that the development perspective of human resource management and lesson learned system of knowledge management has an insignificant positive relationship with project management competency retention and project success. There is no mediation of project management competency retention has been proved between the development perspective of human resource management, lesson learned system of knowledge management and project success. A significant positive relationship has been proved between project management competency retention and project success. Finally, the results suggested that it is crucial for organizations to retain competency to achieve project success.

### Presenter 21:

Paper Title: The mediating role of trust and job stress between workplace spirituality and organizational citizenshipbehavior

#### Kamran Ali1, Bilal Ghaffar2

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Organizations that basically have objectives about spiritual ethics deliver further probabilities for individual progress and improvement. Workplace spirituality is a well-known topic today and gaining appreciativeness and value among educational institutions and other industrial areas. The purpose of this study is to investigate the mediating role of trust and job stress between workplace spirituality and organizational citizenship in the education sector of Pakistan. Four hundred questionnaires are rotated in colleges and universities out of which 372 responses are generated. SPSS and AMOS 21 used to test the hypothesis moreover SEM supports the direct and indirect association of workplace spirituality, job stress and trust with organizational citizenship behavior. This study helps the manager to cope up with problems occurring in their institute by focusing on environment, behaviors, trends, etc. That affect employee’s performance and this study not only help in grooming employee’s personality but increase performance. Lastly, the suggestions of the study for advance research are deliberated.

### Presenter 22:

Paper Title: The orientation of knowledge sources and knowledge transfer towards innovation capabilities are moderatedby absorptive capacity: An empirical study

#### Iram Bashir1, Muhammad Shahid Tufail2

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This paper intends to explore the impact of knowledge sources on the innovation capabilities of the firm. Firms tend to improve their innovation capabilities for long-term survival. In the process of innovation, firms increasingly rely on several knowledge sources. The objective is to find the effects of knowledge sources on a firm’s innovation capabilities. On the bases of the self-administered survey, data was collected to achieve the convenience sample of 181 respondents. Different manufacturing industries in Faisalabad division were targeted for this purpose. Different manufacturing industries’ owners, managers, directors or supervisors were consulted and collected the valid responses of 181 sample size. Data analysis was completed by using the SPSS, AMOS and Process macro. The results of this study signpost that the knowledge sources positively influence the innovation capabilities of the firm. Particularly, the knowledge sources’ direct effect is fully mediated by knowledge transfer. Furthermore, the knowledge sources’ effects are contingent upon the absorptive capacity. The contribution of this study is not only to investigate the effect of knowledge sources on firm’s innovation capabilities in the literature of knowledge sources but also it contributes to the knowledge management research by illustrating the moderating effect of absorptive capacity.

### Presenter 23:

Paper Title: The effect of workplace incivility on workplace deviance under the mediating impact of emotional exhaustion,cynicism, and professional inefficacy.

#### Bilal Ghaffar1, Sumera Asgher2

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Workplace incivility has been seen to be, some degree unavoidable and unfriendly for associations and persons. This study investigates such kind of problematic and unusual circumstances that provoke attitudes like workplace deviance by indulging the mediating role of emotional exhaustion, cynicism, professional inefficacy. Our survey of 400 questionnaires that set for restaurant staff, analyses through structural equational modeling, supports direct as well as the indirect relationships among variables. On the bases of findings, the framework advances some basic change in management practices that aid managers and human resource management (HRM) to drive the desired results from staff and for improving performance. Finally, the implications of the study for further research are mentioned.

### Presenter 24:

Paper Title: Measuring the students’ satisfaction and service quality perceptions of private sector higher educationinstitutions in Lahore, Pakistan

#### Shaheen Fatima1, Aqeel Ahmad2

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Private sector higher education institutions tussle for competitive advantage in the business community. Students’ satisfaction and service quality are the driving forces and challenges for private sector HEIs. The fair evaluation of service quality in the education sector helps in the effective preparation and implementation of educational plans and strategies. This research paper is an attempt to measure student satisfaction by comparing student perception and students’ expectations. The factor analysis approach and satisfaction grid are used in data analysis. Factor analysis and Varimax Rotation point out those lacking areas of service quality that needs improvements. Furthermore, the satisfaction grid was applied. The satisfaction grid served as a map to guide HEIs management to act by considering gap scores ranking. Keywords: Student Satisfaction, Service Quality, Student Expectations, Student Perception, Satisfaction Grid.

### session 2: 07th February 2020

### Presenter 25:

#### Paper Title: Knowledge hiding and employee’s creativity

#### Ahmed Abdul Hameed1, Dr. Farooq Anwar2, Muhmmad Waqas3

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It is important to identify which factors are crucial in impeding or promoting the knowledge hiding among employees is a vital area for business research. This paper is focused on two important areas knowledge hiding and employee creativity. Recently knowledge hiding has gained much attention from the research scholars. The aim of this paper is to explore how knowledge hiding effects on employee’s creativity. Drawing on social exchange theory it is purposed that if employees hide their knowledge than it stimulates the reciprocal effect in which other colleagues are also not ready to share their ideas, knowledge, and information with them. Case study as a research methodology was used and 43 semi-structured interviews were conducted to collect the data from the respondents of the case study company. After data collection, for data analysis, this study used open, axial and selective coding. The findings of this study are mixed as they suggest that all three types of knowledge hiding i.e. rationalized hiding, evasive hiding and playing dumb increase and decrease employee’s creativity in the organization. This study provides insight that knowledge hiding behaviors must discourage employees to increase their creativity. The findings of this could be used as a benchmark for other developing countries as well as the first world economies who have been struggling with the affairs of knowledge hiding and its effect on employee’s creativity. Based on our results this study also provides some important practical and theoretical implications. Suggestions for future research are also presented. Key Words: Knowledge hiding, Employee’s creativity.

### Presenter 26:

Paper Title: Strategic response to industry 4.0; in the perspective of technology-organization-environment and emotionalintelligence

#### Muhammad Nouman Shafiqu1

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Technology-Organization-Environment (TOE) framework is the organizational level theory that suggests the acceptance, and implementation of new and advanced technologies in the organization. In this study, the strategic response to industry 4.0 has been focused on. This study will answer; how organizations can strategically respond to industry 4.0, which is the latest industrial revolution. Moreover, this study has considered the emotional intelligence individual-level factor to implement new technologies in the organization, which will enable organizations to strategically response the industry 4.0 Method: The population of this study is the Chinese manufacturing industry. The sample size is 250, which was collected through a simple random sampling method. Data has been collected through the survey method. The advanced statistical software PLS-SEM has used for structural equation modeling for analysis. Results: Structural equation modeling consists of two models; measurement model and structural model. In the measurement model reliability and validity through Cronbach alpha, composite reliability, average variance extract (AVE), and factor loadings of data have been measured. After the measurement model structural model based on the path coefficient through explanatory factor (R2) with significant values has been mentioned. The results are in favor of the proposed model, the only moderating effect is contradicting, while emotional intelligence is playing its role as an independent variable instead of a moderating effect. Conclusion: The advancement of IT technologies has evolved the industries into industry 3.0 to industry 4.0. Now a day’s organizations are using advanced technologies in their production and manufacturing, which has integrated all the machines and processes with each other through networking, or the internet. It will change the production concept to smart production. So, the manufacturing organizations can survive only, if they respond to the industrial revolution towards industry 4.0. This study has contributed to the literature through emotional intelligence and highlighted the most important technological, organizational, and environmental factors to respond the industry 4.0, that zero-energy in the manufacturing companies.

### Presenter 27:

#### Paper Title: Impact of brand personality on customer-based brand equity, customer brand engagement, and brand love

#### Aima Younas Khan1, Shumaila Zahid2, Myra Waqar3, Wisha Nadeem4

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The aim of this study is to analyze the relationship of Masculine Brand personality, feminine brand personality, Brand Love, Brand Equity according to Consumer Based Brand equity. This research was conducted online on global social media platforms. We distributed 500 questionnaires to the consumer in the apparel industry. Hence, the response rate remains 22%. In order to analyze the relationships of independent and dependent variables, we applied reliability analysis; three out of four hypotheses accepted. This study suggests that people with strong gender identity will encourage Brand Love and Consumer Brand Engagement.

### Presenter 28:

Paper Title: Managerial motives underlying the revaluation of non-current tangible assets: A study of non-financial sectorcompanies listed on Pakistan stock market

#### Khalid Mahmood1

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According to generally accepted accounting principles as applicable in Pakistan all the listed companies in addition to the company’s act 2017, have to follow international accounting / financial reporting standards. For subsequent measurement, IAS-16 PPE gives the companies two options, either measure their non-current tangible assets on the Cost model or revalue them. As the objective of the FS is to fulfill the information needs of the users especially the shareholders and fair value measurement provides more relevant information through which the quality of decision making of the shareholders can be improved. In addition, the management as an agent of the shareholders may have their own motives for measuring the NCA on fair value. The purpose of this research is to find out the management motives underpinning the revaluation of NC tangible assets. For the said purpose 10 years data was collected i.e., for the period from 2009-2018 for 109 companies listed on the Pakistani stock market which revalued their non-current tangible assets during that period. This study examined the different motives of management like leverage, size of the firm, fixed assets intensity, liquidity, growth, ownership structure, bonus issue, disclosure, and CFO have on the revaluation decision. For the analysis purpose, the study used the Logistic regression model as the predicted variable is binary in nature which is coded as a dummy variable. The findings show that the leverage has no significant impact on the decision to revalue the NCA. As for as size of the firm is concerned, this revealed a positive and significant impact on the decision to revalue the non-current assets. The study found that the intensity of the fixed asset has a significant impact on the decision to revalue the non-current assets. The relationship between the liquidity and revaluation decision was found negative but insignificant. The results also cleared a positive and significant relationship between the revaluation decision and growth and a negative but significant relationship between the revaluation decision and presence of foreign investors in the portfolio of shareholders. Stock dividend or bonus shares issuance has no significant association with the dependent variable. Cash flow from operations negatively and significantly related to the predicted variable. Eventually, it was concluded that the size of the, fixed asset intensity, growth opportunities and decline in the operational cash flows will motivate the management to revalue the non-current assets according to IAS -16.

### Presenter 29:

#### Paper Title: A perspective of perceived authentic leadership among higher education teachers’ in contemporary times

#### Hina Saleem1, Tabinda Lodhi2

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This proposed research aims to highlight the relationship between perceived authentic leadership and organizational citizenship behavior individually (OCBI) and within the organization (OCBO) of teaching staff in the public sector universities in Lahore, Pakistan. For this purpose, a cross-sectional design was used, and data were collected through primary research using a survey questionnaire. Based on the snowball sampling, 251 elementary teachers were chosen, and structured questionnaires were distributed among respondents located in Lahore. The instrument used, was checked for its reliability through Cronbach’s alpha and then after ensuring the normality of data, Pearson Correlation was run. The hypothesized structure model was tested and analyzed in the SSPS 21.0. The results revealed that perceived authentic leadership is a better predictor of the citizenship behavior of the teaching staff working in public sector universities when these behaviors are oriented towards organization than when they are oriented toward other individuals.

### Presenter 30:

#### Paper Title: Social and financial performance of MFIs

#### Muhammad Sohail Anwar1, Dr. Qais Aslam2

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This study relates to the analysis of the social and financial performance of leading MFIs of the World and compares the results among various regions. Social performance (Outreach) is measured by the number of borrowers, while financial performance is measured by Return on Assets (ROA). Independent variables used in this study include female borrowers, loan size, yield on gross portfolio, profit margin, number of staff members, total expenses and capital size for social performance; debts, financial revenues, yield on gross loan port Folio, operating expenses, profit margin, gross loan portfolio and write of ratio are used for financial performance. There are 2681 total MFIs in the world, divided into six regions on the basis of geographical location. These MFIs of each region are sorted by the number of active borrowers, and the top ten MFIS from each region are selected. Secondary data is collected from the Microfinance Information Exchange (MIX) for the period of 2006-2016. Panel data analysis is applied along with its assumption LM Test, Hausman Test, Serial Correlation, Multi-collinearity, and Heteroskedasticity. The finding shows that most of the variables show their behavior according to theory and literature. However, signs and significant levels are different in different regions. Much difference in result is observed in the region of East Asia and Pacific, the reason for the difference is the different financial infrastructure and Economic Growth in countries of this region.

### session 3: 07th February 2020

### Presenter 31:

#### Paper Title: Electricity saving potential of nearly zero-energy residential buildings and residential retrofits in Pakistan

#### Nadeem Ayub Bhutta1, Dr. Ather Azim Khan2

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This paper addresses electricity saving potential possible by focusing on nearly zero energy buildings in the residential sector of Pakistan. The domestic sector is taken as the residential sector of Pakistan. Electricity consumption of the domestic sector of Pakistan accounted for nearly 49% in 2016 with load shedding. Constructing residential buildings as nearly zero energy buildings and retrofitting old buildings as nearly zero energy buildings can help save electricity which can be made available to other sectors. Electricity residential demand is modeled using linear multiple regression. 20 electricity residential demand scenarios from 2022 to 2050 are made, with log transformations and lagged domestic demand, using different possible values of real electricity price and real GDP. The retrofit rate of old buildings to be nearly zero-energy buildings is taken at 1%. Electricity saving potential for new residential buildings as nearly zero energy buildings and retrofits is calculated for each year. Residential electricity consumption without load-shedding of 2016 is taken as reference and cumulative electricity-saving up to 2050 calculated. Calculations show electricity saving potential ranges from 2,394,257 GWh to 14,244,645 GWh in 2050.

### Presenter 32:

#### Paper Title: Nexus of remittances and economic growth indicators in south Asian Countries (SAARC): An empirical analysis

#### Muhammad Imran1, Mengyun Wu2

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Just after the foreign direct investment, remittances are considered the second-largest source of cash inflow into many developing countries including the SAARC region. This paper examined the impact of remittances and economic indicators on the economic growth in the SAARC region using panel data set for the period of 12/1994 to 12/2017. Firstly, we estimate the impact of remittances on economic indicators. The estimated results showed that the remittances have a positive impact on each economic indicator used in this study. Secondly, we estimate the combined effect of remittances and economic indicators on economic growth (GDP). Remittances showed a positive and statistically significant impact on the economic growth of the SAARC region. Though the coefficient is relatively low which may be due to the informal channels of transferring remittances. Export and employment also showed a positive and significant impact on GDP. However, inflation has no significant impact on GDP in our sample. As a policy implication, remittances have a positive impact on economic growth and employment. This may encourage the overseas working force to send the remittances through a formal way to predict the true magnitude of remittances. In addition to this, the government needs to reduce the cost of transfer on remittances to discourage informal channels of remittance transfer.

### Presenter 33:

Paper Title: Corporate philanthropy affecting consumer patronage behavior: The effect of reciprocity and the moderatingrole of trust and vicarious licensing

#### Ufera Idrees1, Hamza Ahmad Qureshi2

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The purpose of conducting this research is to understand the effect of corporate philanthropy (CP) on consumer patronage behavior. In this regard, reciprocity is identified as the key mechanism to determine consumer’s willingness to participate and to buy the goods or services of the company performing philanthropic activities. In this study, the moderation effect of trust and vicarious licensing is also examined. Considering the importance of corporate philanthropy toward society and its residents, it is essential to recognize its effect on consumer patronage behavior. In order to do so, a comprehensive questionnaire has been used. Data for this study is collected from 333 respondents who are general consumers of the society i.e., employed people, housewives, and students. The results of this research revealed that reciprocity shows a statistically significant positive association with both participation intention (R=0.729, R2=0.531, p=0.000, b=0.740) and purchasing intention (R= 0.71, R2=0.534, p=0.000, b=0.878) Similarly, trust strengthen the relationship of reciprocity with both participation intention (b=0.250) and purchasing intention (b=0.310). Whereas, vicarious licensing weakens the relationship of reciprocity with both participation intention (b=-0.175) and purchasing intention (b=-0.187). The mediation effect of participation intention is also examined in this study. The results of this research will contribute to the benefit of society considering that philanthropy plays a vital role in social progress. The greater response of consumers towards companies performing philanthropic activities justifies the importance of CP. This study was useful in the context that how corporate philanthropy affects consumer’s patronage behavior. However, there are several limitations to this study. In this study, two moderating variables are introduced while, in the future, the conceptual framework of this research can also be enhanced by introducing a couple of more variables such as altruism, timings or strategic fit. Furthermore, this study can also be conducted in different countries of the world to analyze how different cultures and social values will affect the results of variables. Keywords: corporate philanthropy, reciprocity, trust, vicarious licensing, participation intention, purchasing intention

### Presenter 34:

Paper Title: Six sigma (Advance Quality) implementation - comparing selected business organization in South AsianCountries

#### Imran Ahmad Rana1, James R Beatty2, M. Ali Yab3

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A quantitative study was conducted with an objective to compare Six Sigma (SS) implementation practices at business organizations operating in South Asia (India and Pakistan) and highlight such dimensions that contribute to success. The instrument used for the survey was built on quality management system elements. The study has yielded key outcomes that highlight that social dimension in use to practice SS in both countries like behaviors and quality roles were varied. Moreover, results obtained from the regression analysis display that there are also differences between the critical success factors (CSFs) of six sigma implementations in Indian and Pakistani organizations. Elements like management commitment and six sigma deployment strategies were found significant in explaining the variability of six sigma results in the region. Results show that the countries were found similar to the effect of six sigma practices on customer satisfaction, where common elements like SS Training management, Information & Communication planning and execution, and quality control practices found statistically significant variables explaining the variability of customer satisfaction. The study may help leaders, professionals working with Indian-Pakistan based organizations or employees thereof to know significant organizational behaviors associated with successful quality management tools implementations as well as how to motivate employees on waste reduction and productivity enhancement projects. This may facilitate training managers to better target advance quality programs for the countries by going through the analysis of selected aspects and recommendations for deploying and implementing DMAIC methodology.

### Presenter 35:

#### Paper Title: Effectiveness of basic six sigma on construction projects in Pakistan

#### Syed Farqaleet Kausar Bukhari1

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The construction industry in Pakistan is lacking quality assurance and control measures. Efficient processes are not implemented, and quality strategies and techniques are not being followed by this industry and defects are not observed and minimized. Employees have less knowledge of quality techniques such as Six Sigma (SS). Quality measures are implemented to minimized effectuate construction processes Purpose-The purpose of this paper is to develop the interdependence of six sigma in construction projects. How six sigmas are applied on construction projects and how continuous improvement methods can help towards improvement and stability of processes. Methodology and Approach -Theoretical explanation of the effectiveness of basic six sigma on construction projects in Pakistan contains a theoretical explanation of the data collected by questionnaires and data is processed through SPSS tool for analysis. Findings –The SS methodology has a positive effect on the success of construction projects and organizations. Implanting quality measures such as SS can increase efficiency and reduce defect rates. Six Sigma’s have positive relations on continuous improvement techniques, management team approach and basic six sigma knowledge. Variables have a positive effect on each other, project success is dependent variable and employee six sigma knowledge, continuous improvement and management team approach variables are independent. They have a strong to stronger positive relation. Originality/Value This research will give a clear idea about how SS can effectively work in the construction industry of Pakistan. Mostly SS is applied to the mass production or services industry, it’s a relatively different perspective to apply this approach to the construction industry.

### Presenter 36:

#### Paper Title: An overview of lean and its implementation pattern in higher education services

#### Fahid Saqib1

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The purpose of this research is to have an overview of lean in the manufacturing and services sector and to analyze its applicability in higher education services while focusing on four parameters (Critical success factors, Barriers, Tools and techniques, Benefits). To validate the findings of a reviewed literature, case studies/stories of those educational institutes have been discussed who have implemented lean within their processes and reported outcomes. The literature review has been conducted regarding lean applicability within manufacturing, services (Health, Information technology, Finance) and finally higher education services. Major contributions regarding lean in higher education context have been presented and discussed within this research. Critical success factors and barriers related to lean implementation have been discussed and compared between Manufacturing, services and higher education services by reviewing literature as no case studies/stories have reported CSFs and barriers specifically whereas Benefits and opted tools/ techniques/ approach of case studies and stories (Educational institutes) have been discussed and compared with the reviewed literature (benefits, tools/techniques) of lean manufacturing and lean services. lean can be implemented within higher educational institutes by using the same tools/techniques which have been proven beneficial for manufacturing and other services sectors. Also, quantitative and qualitative benefits can be achieved altogether. Top leadership and management commitment as a critical success factor can make a lean journey difficult or almost impossible if not taken seriously. However, training should be given to concerned individuals who are going to be part of a lean implementation journey because technical and soft skills are mandatory to have when we talk about lean within the services sector.

**-Theme: Financial Challenges for Startups and New Product**

## Marketing, Advertising and brand of innovative products-V

### session 1: 06th February 2020

### Presenter 1:

#### Paper Title: Islamic core banking transformation is the need of the hour

#### Shahbaz Ahmed1, Dr. Rab Nawaz Lodhi2

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The most controversial thing is to understand whether the Islamic banking system provides quality products or not? In the dynamic and technological world, the banking industry tries its best to seek individual performance, operational performance and organizational performance. Like other banking systems, Islamic banking is also enhancing the ground by providing Quality Systems, Information and Services. Therefore, the objectives of this study are (1) to measure the success of the Core Banking System (CBS) in Islamic banking and (2) to highlight the critical success factors affecting its success in the Islamic banking sector of Pakistan. This study follows a mixed research method approach. Firstly, the study collects Quantitative data through a designed survey questionnaire from 370 end users. The quantitative results empirically proved that core banking Systems, Information Quality and Service Quality have significant and positive effects on individual, operational and organizational performance. By following the Quantitative endings, the study uses a Qualitative research method to conduct face to face interviews from end-users. The qualitative results postulated that external, organizational and individual factors also positively contribute to the post-implementation success of the core banking system in Islamic banking. The current study touches the unexplored area by providing a validated model for evaluating post-implementation success of the core banking system (CBS) at individual, operational and organizational levels. With the help of the proposed model, the management of the banks can get feedback from the end-users and can compare their standard of performance with actual performance and accordingly can take corrective measures. The future studies may also check the impacts of CBS quality dimensions on other levels i.e. customer level. The convenient sampling technique could have the generalizability issue as well. Further, the findings may provide a platform for practitioners to maintain the success of CBS in their Islamic financial institutions.

### Presenter 2:

#### Paper Title: Fast food restaurant service quality, customer satisfaction & service loyalty: Empirical evidence from Pakistan market

#### Mariyam Ijaz1, Sobia Qayyum2

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Customer loyalty with its repurchase behavior is considered an important element in service marketing, loyal customers are deemed as a bedrock of any successful business. This study starts by de¦ning service quality and its dimensions, service loyalty and customer satisfaction. This research focuses on the service quality of the fast-food chain which is very crucial in understanding and improving the company’s offerings to improve customer satisfaction and service loyalty. It evaluates the existing literature on these variables and summarizes the anticipated relationships through the research model. The hypothesized model is tested through appropriate items in questionnaire format and study is carried out on the fast-food consumers particularly McDonald’s customers. A 61 percent response rate is obtained. Results show that customer satisfaction does have an intervening role between service quality and loyalty of customers. Managerial implications, limitations and future directions are also discussed.

### Presenter 3:

#### Paper Title: Measuring student satisfaction in the business school of Pakistan

#### Nageena Tabassum1, Heba Ahmad2, Talal Safda3

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The purpose of this paper to measure student satisfaction in the business school of Pakistan. In this paper, we have discussed several factors that affect student satisfaction. The tool which we have used to measure student satisfaction in the questionnaire. We took a sample of 100 students from noon business school, university of Sargodha. We analyze the data through SPSS to check the effect of all the variables on student satisfaction. The research question of this study is, does implicit and explicit services increase the student’s level of satisfaction? For increasing student satisfaction which services institutions need to improve. Moreover, how different facilities (academic, physical, implicit and explicit) can play their role to enhance student satisfaction. According to this paper, we have analyzed that implicit and explicit services have a significant insolence on student satisfaction instead of a physical and academic facility. Therefore, business schools put their efforts to improve the level of required facilities as they are important to increase the student’s level of satisfaction and other few factors too directly linked with the performance of students. Through the result of this paper, the administration and management of the department can see where they are lacking and how they can improve the student satisfaction of the students. Furthermore, they can get an overview of their provided services. Originality/value: This paper is very beneficial for the students regarding their department. Through this paper, they can improve all the factors which are lacking and can increase student satisfaction.

### Presenter 4:

#### Paper Title: Impact of color on consumer decision making: Evidence from Sialkot, Pakistan

#### Raja Irfan Sabir1, Hamza Chand2

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Colors are present everywhere and they carry information with them. Humans take a decision within 90 seconds of their interactions with anything that could be people or product and about 62-90% of these decisions are based on colors alone. Well, thought use of colors can contribute not only to identify differences between products but also to manipulate the perception of consumers positively or negatively. So, from that standpoint, we know our moods and feelings are unstable and that colors play important roles in making the consumer's mind. And from this perspective research can be used in designing the packages of the products and in the marketing campaigns. The main objective of the current study would be to understand and analyze the impact of the color of beverage packages on consumer decision making. Data would be collected and analyzed through a quantitative approach.

### Presenter 5:

#### Paper Title: Predicting service innovation through customer relationship management practices (CRMP)

#### Rabia Riaz1, M. Ishfaq Ahmad2, Mr. Imran Bashir3

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The telecom sector is one of the fastest-growing segments of Pakistan’s economy and is a key motive force to increasing the economy. There are predicted more than 100 million cellular customers and the sector at once or in a roundabout way employs approximately 1.36 million people (Pakistan telecom authority). The purpose of this study is to investigate the relationship among customer relationships management practices such as technology-based, long term partnerships, customer involvement, joint information solving, and information sharing and service innovation with special emphasis on Pakistan’s telecom sector. Data was collected from a sample of 300 users of the Pakistan telecom sector. The research framework was tested using reliability, correlation and regression analysis. Results demonstrate that all customer relationship management practices have a positive and significant impact on service innovation. The study suggests that in order to improve service innovation organizations must improve their customer relationship management practices. This paper adds to the body of knowledge by providing new data and empirical insights into the relationship between CRM practices such as technology-based, long term partnerships, customer involvement, joint information solving, and information sharing and service innovation of the Pakistan telecom sector.

### Presenter 6:

#### Paper Title: Comparative study on the effect of social media on students’ academic performance

#### Muslim Bin Aqeel1

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The aim of this study is to examine the influence of social media and the academic performance of two faculties of a private university. Social media has become a common international trend that has spread across almost everywhere in the world. The study focused on one of the leading universities in Lahore. The sample was full-time undergraduate students. The convenience sampling technique was used to collect the data. Self-administered data from 173 undergraduate students were collected from a five-point Likert type rating scale. The descriptive statistics of frequency counts and percentages were used to analyze the data on, ‘student addictiveness’, ‘exposure to social media’, ‘influence of social media on academic performance’, ‘age’ and ‘gender’. Results suggested that ‘social media addictiveness’ affects the students’ academic performance, whereas, age usage has an influence on social media networks. The researchers recommended that social media can be used for academic purposes. The students should create a balance between chit-chatting and academic activities. Moreover, teachers should ensure that they use social media as a tool to improve the academic performance of students in their institutions.**s for Startups and New Products /**

### session 2: 06th February 2020

### Presenter 7:

#### Paper Title: social media marketing effect on brand equity and consumer response

#### Muhammad Bilal Hameed1, Muhammad Khalil-Ur-Rehman2, Hamza Sarwar3

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The purpose of this research based on the recent this study is expected to quantify the impact of (social media entertainment, social media trendiness, social media interaction, social media trendiness, social media customization, social media word of mouth) on (consumer response, brand equity ) we have collected the data from 530 social media users through the internet, the response rate remains 34.28%, before testing our hypothesis we apply reliability analysis and most of our measures were found to be reliable for further analysis, we found that five independent variables affect the dependent variables and the results have some practical implications on the social media marketing.

### Presenter 8:

#### Paper Title: Impact of consumer’s values on purchase behaviors and word of mouth behaviors

#### Nida Rasheed1, Fatima Afzal2

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Based on the recent calls for further research (Jayawardhena et al., 2016) this study is expected to quantify the impact of value image, strategic image and trajectory image on ethical goods purchase behaviors and word of mouth behavior. We have collected data from 177 consumers from Lahore city, using a mall intercept technique. To increase sample representativeness three shopping centers were selected. The response rate remains 48%. Before testing the hypothesis, we applied reliability analysis and most of our measures were found to be reliable for further analysis.

### Presenter 9:

#### Paper Title: A review approach to connect the materialism with its antecedents and outcomes

#### Mishal Nafees1, Muhammad Bilal Mustafa2, Mohsin Altaf3

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Materialism is related to the emotional state of control over possessions and solid affections to things. This investigation seeks out to determine that, what makes an individual materialistic and/or how materialism shapes different behaviors. This study is a comprehensive overview of the previous literature on materialism. We gathered articles from the year 2011 to 2018 providing the detailed mapping of materialism with antecedents and outcomes. The results were quite alike to the prior literature. This investigation demonstrates that even though materialism is a global unique behavior of an individual, those who possess such behavior are seemed to have a strong affection for material goods. Although no work has been done yet on the mapping of the literature of materialism in such way so these reading places the interest in the construct of "materialism" and highlights the importance of materialistic behavior.

### Presenter 10:

#### Paper Title: How unsolicited SMS marketing drive consumers’ buying behavior: The mediating role of consumer perception

#### Muhammad Bilal Mustafa1, Shafaq Aftab2, Muhammad Saleem3, Samia Tariq4

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In the last few decades, increasing advancements in technology and extensive usage of smartphones has increased the trend of unsolicited SMS marketing. Hence, organizations consider this marketing technique as an opportunity to boost their marketing efforts and to influence customers to make purchases. However, still, there is a vague understanding in the contemporary literature that how such marketing activities lead consumers’ perception toward buying behavior or to make purchase and repurchase. The idea behind the study is to identify how unsolicited SMS marketing creates consumer perception to purchase certain products and how this perception affects consumer buying behavior. For that purpose, we distributed 400 questionnaires to a random sample of those consumers who make extensive usage of smartphones. Although we used PLS-SEM to analyze the relationship between independent and dependent variables. Our findings suggest that unsolicited SMS marketing is a fundamental technique and has a positive and significant impact on consumer perception to make a purchase of certain goods.

### Presenter 11:

#### Paper Title: Direct and indirect effects of brand personality on brand loyalty

#### Amjad Ali1

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This research is explanatory in character which has its focus on to develop a theoretical framework of brand personality and its direct or indirect effect on brand loyalty (could be due to the mediation role of brand image), this kind of relationship needed to be explained. This inquiry helps to develop enhanced understanding between two significant construct brand personality and brand loyalty. Considering the nature of the research which is explanatory, to empirically examine the theoretical framework and hypothesis; the survey approach (400 Questionnaires) was used as it is suitable and technique for examining theories and looking at the causal effect of variables in the hypothesis. The positivist approach was selected therefore the ideally related quantitative approach was applied, to be more précised cross-sectional method was applied to this study, the sampling method was followed as non-probability convenience sampling. To collect the representative data population under focus was consumers generally wear branded fashion apparels total sample size was 400 out of this, 381 respondents returned the questionnaire. This research will be an addition to the body of knowledge by proposing the indirect effect of brand personality on brand loyalty. This research has demonstrated that the brand image can play a partial mediating role to further strengthen the relationship between brand personality dimensions (such as sincerity and ruggedness) and brand loyalty (attitudinal). Particularly the brand personality has a marked effect to develop brand loyalty through brand image symbolic, in addition to this brand personality impacts brand loyalty through brand image functional. Since there is limited empirical evidence available in this context. The outcomes of the study will be helpful for further research in the area of brand management. The empirical findings of this research have implications for marketing managers and practitioner i.e. brand personality can be used as a competitive edge in its marketing strategies regarding 4P’s, this can help a marketer to develop a strong base of loyal customers. Another implication for a marketing manager is to communicate a distinctive personality of their brand they should use strong promotional strategy in the form of advertisement so they can develop a strong brand image that will help to develop loyal customers.

### Presenter 12:

#### Paper Title: Direct and indirect effects of brand personality on brand loyalty

#### Mehmood Faisal1, Ahsan Mehmood2, Junaid Mehmood3, Sheikh Sohaib4

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Title of the topic is effects of loyalty program on customer satisfaction, trust and loyalty in high end and low-end fashion retailer this research is valuable for the marketing manager to know that whether it is good to invest in loyalty programs to achieve customer satisfaction, trust and loyalty in context of fashion industry of Pakistan such research has not been conducted in Pakistan in this sector. Such research has been conducted previously by Anastasia and George in 2016. For this research, we have collected data from 279 fashion industry retailers and analyzed the data in SPSS our result shows that trust, loyalty and customer satisfaction are affected by loyalty programs. According to our results, we suggest that it is a good idea to invest in loyalty programs so marketing managers should conduct loyalty programs

### Presenter 13:

#### Paper Title: The impact of corporate societal marketing (CSM) on brand loyalty. A test on Coca-Cola in Pakistan

#### Bilal Yousaf1

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It can be scholarly to describe that from the last two decades there is an admirable change in the behavior of customers about society. Today consumers are much desiderated about their needs and society. Considering this behavioral change of customer towards society the marketers should have to reflect significant precedence and importance for the society in all the marketing efforts. It will help them to figure their brand as a heroic one for society and thus it will lead to brand loyalty. This study is conducted in the context of Pakistan. This article is a quantitative study of brand loyalty found in (Coca Cola) the global leading brand in the beverage industry. For example, Coke has been partnered with the Edhi Foundation for fundraising campaigns in Ramazan named “Bottle of Change”. We will elaborate that the brand loyalty of Coke has increased by this corporate societal marketing campaign. The research states that societal marketing activities done by the firms at the local and domestic levels have a significant positive impact on their brand loyalty. This study suggests the marketers that as an emerging economy (Pakistan) the firms who pay more attention to societal aspects to create brand loyalty are likely to be more successful in making higher products through higher sales and premium prices. Conclusively brand loyalty through CSM is an effective and ancient way for ¦rms in achieving their organizational goals in the long run.

### session 3: 06th February 2020

## Sub-Theme: Financial Challenges for Startups and New Products /

### Presenter 14:

#### Paper Title: Effects of social media marketing on luxury brands

#### Muhammad Dawood Shabrez1, Aqeel Ashiq2, Muhammad Usama3, Aurangzaib Khichi4

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Nowadays social media marketing is one of the most common mediums used by luxury brands to promote their products. The aim of our study is to identify the importance of social media marketing and its effects on the sales of luxury brands. We also want to fill the gaps present in the Pakistani markets that many companies still not using social media marketing as their primary medium of marketing. In order to get our required data, we collected data from 130 customers from three malls located in different areas of Lahore. To analyze our date the tool we used in SPSS. After completing the analysis, we concluded that social media marketing has a positive effect on purchase intentions. The findings of this study can help luxury brands to forecast the future behavior of their customers by using social media marketing.

### Presenter 15:

#### Paper Title: An empirical investigation of customer loyalty as a mediator between the relationship of customer relationship management and word of mouth

#### Zia ur-rehman1, Ali Raza2

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Customer relationship management (CRM) is an emerging concept in the consumer behavior literature. The current study examines the role of customer loyalty (CL) as a mediating variable between the relationship of Customer Relationship Management (CRM) and word of mouth (WOM) in the banking industry of Pakistan. This research investigates CRM from a customer perspective. A survey-based research design was employed in order to collect 250 responses of customers belong to the public and private banks of Pakistan. The researcher applied the structural equation modeling technique for data analysis by using SmartPLS. Findings are evident that CRM has a direct and positive impact on customer loyalty and WOM. Moreover, CL mediated the relationship between CRM and WOM. Our endeavor successfully established the importance of CRM in order to cultivate CL and WOM.

### Presenter 16:

#### Paper Title: Effect of brand extension, category fit and consumer innovativeness on extension attitude and brand image

#### Tuba Farooq1, Ha¦z Shahzaib2, Hira Waqar3

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Brand addiction is one of the most important ways through which customers stick to the brands. And Brand extension, Category Fit, and consumer innovativeness should be in the minds of companies so that they can retain their customers. This article deals with the study of the impacts of brand extension, category ¦t and consumer innovativeness on brand image and extension attitude. We conduct this study with the purpose of elaborate the effects of extensions of a brand on its brand image in the market or in consumer perception, that what is the consumer reaction or market reaction on extension of a brand because if the company confuses its customers with brand extension or not work according to needs and wants of customers company may lose its customers. If someone wants to take the risk, he should implement this study before taking an initiative. As there is a discussion about this topic in an article (Salinas & Perez, 2008) so we collect variables from that and implement this study in Pakistan. For this research, we collect our data through questionnaires with 230 respondents and analyze our data by using the SPSS for the regression, correlation, and reliability, etc. And we get some results that there is a positive relationship between brand extension (the independent variable) and extension attitude and brand image(the dependent variables) and there is also a positive relationship between category ¦t(independent) and consumer innovativeness(independent) and extension attitude (dependent) but brand image(dependent) affected negatively by category ¦t(independent) and consumer innovativeness(independent).

### Presenter 17:

#### Paper Title: Impact of loyalty programs on customer satisfaction, trust, and loyalty toward high- and low-end fashion retailers

#### Khubaib Ahmad1, Hafiz Hassan Aftab2

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This study aims to study the effect of the Loyalty Program on Customer Satisfaction and Trust towards Fashion retailers. The data, for this study, has been collected from 330 customers of Fashion retailers of Lahore. Reliability analysis was also applied and most of the measures are found to be reliable. Furthermore, Correlation and Regression Analysis are the two methodologies through which the hypothesis was tested, and the data was analyzed. The study revealed that the Symbolic Benefits and Hedonic Benefits of a Loyalty Program have a positive impact on Satisfaction and Trust, respectively.

### Presenter 18:

#### Paper Title: Factors influencing the consumer to adopt m-payment services in Pakistan

#### Iqra zubair1, Muhammad Zeeshan2

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E-Commerce is the buying and selling electronically, e-payment is very much related to e- payment transactions. The habit of payment through cash is a big obstacle in the growth of e-payments. The growth and development in technology facilitate users with payment services. With the growth and development of the them-payment system, demonstrating its potential it will change the consumer habit to pay through the cash, but it is still very tough and hard to change the cash-based economic system, so the current trading activities are still cash-based. The objective of the study is to measures the influence of the factors on m– payment adoption of the users, to determine the role and impact of perceived risk, trust, perceived usefulness, ease of use on m-payment adoption. This is a quantitative study, collected data were analyzed by multiple regression analysis by IBM software with SPSS. The findings of the studies show the positive relationship between trust and ease of use on payment adoption. The implication of the study is helpful for those companies which are offering the mobile payment services to the customers will resolve the obstacles and complications of handling transaction and add more usefulness to the services so the consumer handles it more easily and take more utility from this services. The study is limited because it is being done in one city of Pakistan.

### Presenter 19:

#### Paper Title: Mobile banking adoption and the role of customer service: An empirical study

#### Rizwan imran1

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Abstract Purpose: The purpose of this paper is to check the role of customer service is predicting mobile banking adoption. This study also aims to extend our understanding regarding mobile banking adoption by incorporating the Theory of Planned Behavior (TPB). Methodology: The survey method was used to collect data from 202 respondents from University students and from different private organizations. Partial least squares structural equation modeling using Smart PLS version 3.2 has been used to analyze the results. Findings: The findings of the study suggest that perceived usefulness strongly influences attitude towards mobile banking adoption as well as the subjective norm also positively influences mobile banking adoption intention. Findings also indicated that perceived ease of use has a positive relationship with perceived usefulness. Surprisingly, in this study, it was found that the effect of attitude towards mobile banking adoption intention was insignificant and the effect of perceived behavioral control on mobile banking adoption was also not supported. Originality/Value: Although mobile banking is still in its infancy in developing countries but increasing competitiveness in banking services motivates the banks to make customer services at a level beyond customer expectations.

### session 1: 07th February 2020

## Sub-Theme: Financial Challenges for Startups and New Products /

### Presenter 20:

#### Paper Title: Mitigating need for touch in online purchasing

#### Muhammad Rizwan1, Nida Zaheer2

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A significant facet hindering the explosive growth of e-commerce is the absence of tactile information about the products. The absence of tactile information may lead to uncertainty in consumer purchase decisions, particularly in online settings. It has been observed that while buying products, online consumers may feel a lack of physical contact with the product that may result in reducing motivation to buy the product. This study aims at addressing the in§uence of Need for touch (NFT) in online purchasing. The study argues that the NFT in online buying can be mitigated by brand equity. The brands having greater brand equity may help reduce the NFT. Since buyers may stress different features of the product differently; therefore, NFT may vary across the product categories. This study proposed quantitative methods to investigate the NFT mitigation in an online environment. A valid sample of 210 was used for data analysis. SPSS and AMOS were used for the SEM technique. Since results, it was concluded that Brand Awareness and NFT have a negative relation, Brand Association and NFT have a negative relation, while both perceived quality and uniqueness have a positive relation with NFT which is unexpected as well.

### Presenter 21:

#### Paper Title: Exploring the leading predictors of motivation to buy counterfeit fashion clothing: A study of young female university students

#### Muhammad Abrar1, Rizwan Shabbir2

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This research is meant to offer a model incorporating the leading predictors of female consumers’ attitudes and motivation to buy counterfeit clothing knowingly. As counterfeiting has been evolved a serious economic challenge for the businesses globally, the original fashion clothing manufacturing companies are also facing this problem. This paper develops a comprehensive framework explaining the forecasters of female counterfeit fashion clothing after a comprehensive study of the available literature. The major constructs considered are; economic benefits, hedonic benefits, subjective norms, status signaling, attitude towards counterfeit clothing and motivation to buy counterfeits. The research is executed to highlight the main predictors of motivation to buy counterfeit clothes in Pakistan. South East Asia has become the hub of counterfeit sale and purchase, so the study is undergone with a sample of 231 female university students in Pakistan. A structured questionnaire is used for the data collection on weekdays and weekends from the female consumers who visit markets with the intention to purchase counterfeits. To test the hypothesized relationships amongst independent, mediating and dependent variables, regression analysis in SPSS is exercised. The research concludes that economic benefits, subjective norms, status signaling, hedonic benefits and attitude towards counterfeit play a significant role in motivation to buy counterfeit fashion clothing.

### Presenter 22:

#### Paper Title: Multichannel shopping behavior of Millennials: An application of the unified theory of acceptance and use of technology extended (UTAUT2)

#### Nadia iqbal1, Osman Khan2

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Consumer behavior has undergone transformational changes because of the whole range of new products, changing lifestyles, advancements in communication technologies, readily available information and multiple shopping channels. Specifically, high-tech Millennials of Pakistan’s expect a shopping ecosystem where they have consistent interaction with brands across multiple channels. However, despite the benefits that multichannel shopping provides to consumers and the increased availability of products on various channels, multichannel shopping has not yet received widespread acceptance. One of the reasons is consumer’s different perceptions of accepting new technology. Thus, there is a need to study the shopping behavior of the young generation to tap the unexplored market of Millennials. Thus, the current study contributes to the existing body of literature by identifying the factors that influence the multichannel shopping behavior of Millennials. A comprehensive model of UTAUT2 (United theory of acceptance and use of technology extended) is used to study the determinants of multichannel shopping acceptance and to investigate if there exist gender differences in the acceptance of multichannel shopping. The current study is an empirical study and adopted a cross-sectional approach to testing a hypothetical framework. Primary Data was collected from 356 respondents (within the age limit of 22-37) from the six largest shopping malls in Pakistan. For data analysis, Structural Equation Modeling was conducted using AMOS 22.0. The results of the study describe that performance expectancy, facilitating condition, effort expectancy, social influence, hedonic motivation and perceived risk are all significant determinants of behavioral intention to use multichannel shopping. Multigroup analysis shows that the impact of performance expectancy and social influence on behavioral intention was stronger for males, while the impact of effort expectancy, hedonic motivation, facilitating condition and perceived risk on behavioral intention was stronger for females. Among possible constraints of the study is its focus on well-established clothing brands in the metropolitan areas of Pakistan. Furthermore, only Millennials are targeted, and the rest of the age groups are not studied. These findings provide several important implications for fashion retailers and explain to marketers how multi-channeling can be used to increase revenue and gain a competitive advantage in fashion retailing.

### Presenter 23:

#### Paper Title: Examining the intentions of Pakistani voters towards vote casting in contemporary political systems

#### Fraz Arshed Butt1, Dr. Asif Khurshid Mian2

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The current study strives to examine the voting intentions of Pakistani voters based on a proposed model. The issue of vote casting is seeking more intention in the contemporary political arena in Pakistan. The politics of Pakistan is basically the politics of religious and semantic groups having 245 religious parties in playing their role in Pakistani politics. Amidst the 2018 election, all the mainstream political parties used social media extensively to influence the voters, promote their agenda and attract the country's 80 million registered electors. The theories interact with the research topic are the theory of reasoned action (TRA), the theory of planned behavior (TBP), Social Cognitive Theory (SCT), and Social-Ecological Model (SEM). The variables introduced in this research are Social Media, Ethnicity, Religiosity, Political efficacy and Intention for Voting. A survey constructed from 24 questions was used to capture the respondents’ opinions on a 7-Likert scale. A sample of 400 Pakistani citizens was collected. Distribution of the survey took place in twin cities of Rawalpindi/Islamabad. Data obtained from the survey is analyzed by utilizing the software Statistical Package for the Social Sciences (SPSS). The results revealed that ethnic affiliation is strongly associated with voting intentions in Pakistani voters, however, religion is not proven as a significant predictor for vote cast in Pakistan.

**Keywords:** Social media; Ethnicity; Religiosity; Political efficacy Attitude towards politics

### Presenter 24:

#### Paper Title: Investigating the antecedents of customer loyalty in the telecommunication sector of Pakistan

#### Muhammad Muddassir Naeem1, Mehwish Iftikhar2

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The objective of this research paper is to examine key aspects like service quality, advertisement, satisfaction and the perceived value that influence customer loyalty in the telecommunication sector of Pakistan. Moreover, this research investigates the mediating effect of satisfaction on the relationship between service quality, advertisement and perceived value on customer loyalty. The quantitative study was conducted, and questionnaire scales were adopted from prior literature. The population of this research is mobile phone users of Pakistan. Statistical analysis was performed to the relationship of variables and the mediating effect of satisfaction on customer loyalty. A reliability test was also performed to check the reliability and validity of the scale. Service quality and perceived value have a positive and significant relation to customer satisfaction and loyalty. But advertisement has not shown a significant association with satisfaction and customer loyalty. Moreover, our study revealed that there is no mediating effect of satisfaction on service quality, perceived value, advertisement, and customer loyalty relation. One of the major limitations is that there are millions of subscribers of a cellular network in the Pakistani telecom industry. In this study, data was gathered only from 373 out of 426 respondents with a response rate of 87.55. Therefore, the generalizability of this study is only limited to the cellular industry of Pakistan due to the limited sample size. Future studies can test this model in another context to increase the generalizability of this study. This study provides great value for mobile phone operators to sustain in the market and to understand how to create loyalty among customers. Hence, our study provides powerful findings which will help the telecom industry managers to develop and implement customer loyalty strategy.

### Presenter 25:

#### Paper Title: Managing customer citizenship behavior through relationship quality and customer perceived benefits

#### Syed Muhammad Ali Shahbaz Habib1

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This paper is an intention to highlight the factors that influence Customer Citizenship Behavior in a way that how the relationship quality between customers and service provider strengthen when the customers are exposed to perceived benefits such as hedonic, functional, and relational benefits. The method used for this conceptual paper is based on literature reviews from journal articles, online reports, and, public reviews which are related to the keywords and research area. The quality of the relationship is the most important factor that influences customer citizenship behavior because it is a reciprocal exchange between customers and the service provider. As customers are given perceived benefits to developing a relationship, they perform citizenship behavior in response in a form of recommending to others, giving feedback to the service providers, and helping other customers during the service encounters. The issues encountered in customer citizenship behavior are customer turnover and inadequate profits as customers moved to another service provider when they are exposed to limited perceived benefits and weaken relationship quality. There is a need for research on customer citizenship behavior in a way that which type of perceived benefits such as hedonic, functional, and relational, are more important from the customer perspective that will corroborate relationship quality and engages customers to perform citizenship behavior Further research, both empirical and non-empirical, must be done with regarding to relationship quality because there is limited research on customer citizenship behavior with relationship quality and customer perceived benefits. Also, the study is deemed to focus on the airline industry of Pakistan and neglects the other service industries such as hospitality, banking and finance.

### Presenter 26:

#### Paper Title: Interrelationship of price discounts and consumers’ purchase intentions: A South Asian Perspective

#### Muhammad Luqman Tauheed Rana1

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This study was aimed to investigate the relationships of price discounts and consumers’ purchase intentions in the Pakistani apparel industry and to uncover the mediation mechanism by considering price discounts’ effect as a mediator between the relationships of these two variables. Consumers’ responses were recorded from eight physical stores where price discounts were being offered and received 350 responses were recorded by utilizing the convenience sampling technique. Furthermore, Smart-PLS 3 was utilized in order to run structural equation modeling for hypotheses testing and results supported our hypothesized model that price discounts are a significant predictor of consumers’ purchase intentions and price discounts’ effect partially mediates the relationships of these variables. Moreover, this study enlightens the way forward for marketers and retailers that consumers should be followed according to their feeling in the shopping of apparel products instead of putting all energy on selling practices.

### session 2: 07th February 2020

## Sub-Theme: Financial Challenges for Startups and New Products /

### Presenter 27:

#### Paper Title: Predictors of customer satisfaction and revisit intention in pharmacies

#### Muhammad Abrar1, Rizwan Shabbir2

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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 about 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 Socia1 Sciences 22. The results indicate an association between service quality, perceived value, and 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.

### Presenter 28:

#### Paper Title: Factors affecting customer loyalty; Some insights from the fast-food industry of Pakistan

#### Khadija Zafar1, Maqbool Tariq2

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This study aims to address the antecedents of customer loyalty with regards to the zone of tolerance, satisfaction and implicit service promises i.e. responsiveness and tangible factors. This is a quantitative study. The sample of the study consists of the customers of fast-food restaurants. Some of the respondents were approached through emails and online surveys while mostly questionnaires are filled with self-administration. The result of the study emphasizes that the fast-food service sector needs to focus on its zone of tolerance and implicit service factors to achieve ultimate customer loyalty. Single service selection is a limitation of the study also the cross-sectional study designed limits the dynamics of the results.

### Presenter 29:

#### Paper Title: Impact of packaging, price and brand awareness on customer loyalty –A study of Packaged milk brands in Pakistan

#### Muhammad Ali yab1

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Brand awareness plays a major role in consumer life and is initiating a level of interaction with the brands. This study aims to find the relationship between price, brand awareness and packaging on customer loyalty in the packaged milk brands in Pakistan. Where packaging, price and brand awareness is taken as independent variables and customer loyalty is taken as the dependent variable. The questionnaire on a five-point Likert scale is taken as a data collection tool. The reliability test applied showed Cronbach’s alpha as 0.758 which is according to the defined standards. The sampling technique used was convenience sampling. Data is collected from household consumers of three reputable areas in Lahore. Statistical tests such as correlation and regression analysis were used. As per the results of regression analysis, there is a strong positive and significant connection between packaging and brand awareness with customer loyalty whereas weak and insignificant relationship was found between price and customer loyalty. Correlation showed that there is a positive and significant relationship between all independent variables and the dependent variable. SPSS 21 was used to conduct analysis. This research paper aimed to comprehend the effects of packaging, price and brand awareness on customer responses in the context of Packaged Milk brands in Pakistan. This study should deliver valuable information to the entrepreneurs, practicing managers and organizations to develop customer loyalty for their products.

### Presenter 30:

#### Paper Title: Drivers affecting consumer acceptance of SMS based mobile advertisement

#### Muhammad Ahmed1, Osman Khan2

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Advertising has become a diversi¦ed phenomenon in today’s technological emerging markets around the globe. In the present era of technology, mobile phone is the only gadget which always remains with people; therefore, marketers are more interested in mobile advertising; marketers globally have invested billions of dollars in SMS-based mobile advertising in order to attract their actual and potential customers. Contrarily, such advertisements receive low acceptance and disappointing responses. Therefore, this study is aimed to determine the factors which affect the acceptance level of mobile advertising (i.e. SMS) in Pakistan. Data was collected through a self-administered questionnaire and out of 450 distributed questionnaires, we received back 401 questionnaires. In order to test the framework through SEM, we utilized AMOS 21 and found three factors (i.e. utility, context and trust), affecting positively the acceptance of mobile advertisement. This study will be helpful for marketers to understand the advertisement nature by specifying the aforementioned factors in order to get positive responses from customers.

**Keywords:** Mobile Marketing, SMS based Mobile Advertisement, Trust, Utility, and Consumer Acceptance

### Presenter 31:

#### Paper Title: The role of product country image and materialism in building brand attitude and purchase intentions of foreign luxury apparel “brands

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The study proposes a model to 1) investigate how Brand Attitude mediates the relationship between Home Product Country Image and Purchase Intentions of foreign luxury apparel brands 2) identify the moderating role of Materialism to determine the relationship of Home Product Country Image with Brand Attitude towards foreign luxury apparel brands. The paper attempts to answer questions that whether the indirect impact of Home Product Country Image on purchase intentions of foreign luxury apparel brands is significant or not. Similarly, whether materialism act as a significant moderator to determine the relationship between Home Product Country Image and attitude towards foreign luxury apparel brands or not. Non-proportionate Stratified sampling is employed to extract a sample of 185 students from three private universities of Lahore. The Mixed Methods Approach is used for the collection of data and under Explanatory Mixed Methods Design, the follow-up explanation model is employed with the Quantitative method- Social Survey followed by the Qualitative Method-Focus Group. Structural Equation Modelling and Multi-group Analysis have been used in AMOS Graphics 23.0 to analyze data. Results showed that consumers with positive Home Product Country Image build a negative attitude towards foreign luxury apparel brands. In the analysis of the effect of Materialism in determining the relationship of Home Product Country Image with brand Attitude, it has been found out that among high materialistic individuals, the urge to own foreign luxury brands to impress others become a compelling force to change their attitude towards these brands as a result of which positive Home Product image among these individuals build positive attitude towards foreign luxury apparel brands. But among low materialistic individuals, positive Home Product Image results in a negative attitude towards foreign luxury brands. In addition to this, even though the direct effect of home product country image on purchase intentions is found to be insignificant but home product country image is seen to have a significant, indirect effect on purchase intentions through brand attitude.

### Presenter 32:

#### Paper Title: Exploration and exploitation under Task Switching Behavior

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Service and sales have always been two distinct functions of an organization. But in competitive market situations, the pressure is increasing over the service employees to pursue the sales goals and targets as well. Employees focus has been shifted from service only jobs to a service sales job. This is a stressful blend of creativity and performance. For that, employees must take up two different goals at the same time. Through service employees exploit their existing resources. While through up-/cross-selling they explore new opportunities. In our research, we are shedding the light over the intrinsic and extrinsic motivation of the employee as well as identifying the impact of their task switching behavior on different goals persuasion simultaneously.

### session 3: 07th February 2020

## Sub-Theme: Financial Challenges for Startups and New Products /

### Presenter 33:

#### Paper Title: Turning suppliers into sustainable agents of the firm

#### Aitzaz Khurshid1, Dr. Aqeel Ahmed2

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Pressures to achieve sustainability for firms have led them to work in three dimensions of social, environmental and economic ones. Organizations have also realized that sustainable practices cannot be achieved in isolation and needs to be integrated with their key partners in a comprehensive effort. This paper attempts to use the perspective of agency theory to study sustainable efforts by manufacturing firms in turning their suppliers into their sustainable agents. The three dimensions of social, environmental and economic sustainability are investigated in order to study the triple bottom line (TBL) effect. The social dimension is represented by the lack of unethical buying practices of the firm, the environmental dimension is represented by the environmental assessment of suppliers and the economic dimension is covered by the purchase performance of the firm. Quality of information sharing between the firm and its suppliers is studied as an antecedent of these dimensions since the quality of information is a key component that acts as a starting point in avoiding deceptive behavior of principal and while applying agency theory. The data is collected through a self-administered survey conducted through 108 manufacturing firms operating in Pakistan. Data is analyzed through structural equation modeling software of SmartPLS version 3.803. The results are very promising and demonstrate that when firms exchange high quality of information with their suppliers, the firms achieve the TBL effect of sustainability and enable them to turn their suppliers into sustainable agents of their firms. The paper strongly contributes by extending the applicability of agency theory in the sustainable development of firms by integrating the theory with the TBL framework. It also provides meaningful insights to managers in understanding the interplay of relationships and functionality with their suppliers.

### Presenter 34:

#### Paper Title: Rooftop PV solar power; consumers’ investment and issues of micro generation: A study of innovative product acceptability in Pakistan

#### Basharatullah Malik1

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The perception of consumers regarding social acceptance and Willingness to Pay (WTP) for the microgeneration of electricity through Rooftop Solar Panels in developing countries like Pakistan has been studied. The descriptive study was conducted through primary sources of 580 respondents from the area of Lahore, Pakistan. The study has helped in the identification of the demographic segments likely to respond positively in terms of WTP for the Solar Panel as a source of electricity generation. The findings of the research are a stepping stone for a further in-depth causal study about the impact of factors individually influencing the purchase intention. It opens new doors for deep research in terms of measuring the impact of influencing and intervening variables over the phenomenon of acceptance of micro generated Rooftop Solar PV panels’ electricity and WTP for the same. The study was confined to the urban areas of Lahore due to the limitation of resources; however, the inclusion of rural areas, the areas not connected with grid and remote areas inaccessible in terms of diffusion of electricity through traditional means will be of immense value for the purpose of future research. Originality: The research brings uniqueness, methodologically as this type of research has not been conducted in developing countries like Pakistan, giving a good insight catering to the energy crisis in underdeveloped countries.

### Presenter 35:

#### Paper Title: Why the adoption of blockchain solutions by the industry is sluggish?

#### Atiq ur Rehman1

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Blockchain is an undeniably ingenious invention – the brainchild of an individual or group of people known as the pseudonym, Satoshi Nakamoto. But since then it has turned into something larger, and the main issue that every single person continues to ask is: What is Blockchain and how it can assist us with the challenges of an intelligent system in the contemporary age especially for the payment industry and money transfer organizations? In this report, I analyzed and looked at the reasons for the lack of interest in the industry in implementing Permissioned Blockchain Solutions specifically for money transfer, payment industry, banks and financial institutions. From the payment industry and FinTech point of view; A critical aspect of Transaction Processing (TP) systems is performance. No one wants to wait for an automated teller machine to deliver cash or a hotel website to approve a reservation application for more than a few seconds. End-user response time is, therefore, an important measure of the performance of the TP programmed. Organizations dependent on TP systems like banks, airlines, and commercial websites also want to get the most transaction efficiency for the resources they spend in a TP programmed. I also think about the scalability of the system; that is, how much their system will expand as their business grows in my view, performance and scalability of Blockchain-based solutions are one of the major challenges especially for the payment industry. As payment industry is already a quite mature industry and millions of transactions are processed every day with acceptable benchmarking transaction processing per second. The payment industry cannot accept a slower transaction processing at any cost as it is a direct financial loss to them. In the same report, I’ll discuss some options to current blockchain-based transaction processing’s to improve the performance and to bring it up to payment industry expectations, In conclusion, I’ll also explain how we can use blockchain to design smart contract solutions with new standards for trust, transparency and privacy to handle contractual and personal data in the future.

### Presenter 36:

#### Paper Title: Business analytics led supply chain performance of firms - Pakistan context

#### Imran Rana1, M. Ali Yab2

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The study examines the relationship of supply chains’ core elements plan, source, make, delivery and marketing dimensions on firm performance using an analytics approach. An experimental study was conducted at 260 organizations across Pakistan. Study findings highlight that a strong connection exists between the analytics led supply chain elements and firm performance. Analytics diffusion into the supply chain was found more value-generating than traditional SC processes.

### Presenter 37:

#### Paper Title: Corporate environment policy disclosure: An empirical study of PSE indexed companies in Pakistan

#### Samia Tariq1

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The study purposes to depict the condition of environmental policies disclosure of Pakistan stock exchange-listed organizations. The theory of regulation and resource-based view are used. Furthermore, it is discovered that all organization environment policy disclosure in an unstructured manner into corporate websites and corporate annual reports. Pakistan stock exchange-listed 120 manufacturing companies are selected purposively from the 2016 database. Most of the organizations are subsequent to environment policies law like IS0 14000, national environment law and others. Regulation compliances and organizational slack association with environment policies are analyzed by using multivariate technique binary logistic regression that gives the outcome that shows regulation compliances are associated with environment policy disclosure.

### Presenter 37:

#### Paper Title: Factors affecting customer experience of e-commerce in Pakistan

#### Aeman Hassan1

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The study is regarding analyzing the factors affecting customer experience of E-commerce in Pakistan through the quality of the product, security perception, delivery guarantee and the financial risks. Using the purposive sampling technique total of 180 questionnaires were collected from the people having the experience of online shopping in Lahore, Pakistan. The study shows the factors and their roles towards rising the customer experience of E-commerce. The results of this study reveal that the perception of customers is that the quality of the product, security risks, financial risks and the delivery guarantee affects the customer comfort level and satisfaction level. The results of the study also reveal that the lower delivery charges guaranteed delivery and have no security risks motivate the customers to go for online shopping. It is concluded that if the marketers concentrate on factors like product quality, security issues, delivery risks and the financial risks than it increases the customers. Limited literature has been documented in Pakistan particularly with regards to customer’s perception of online shopping because there are too many factors involves affect the purchase intention, and the results of the study might be beneficial for the online marketers/ companies with online stores/ e-commerce stores.

### Presenter 38:

#### Paper Title: Buying behavior of smokers towards cigarette brands: By using the Theory of Planned Behavior

#### Muhammad Adeel1

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The objective of this study to investigate the smoker’s buying behavior towards the cigarette brands by using the theory of planned behavior. Secondly, to understand the impact of brand knowledge on attitude, self-image impact on the subjective norms and self-efficacy impact on the perceived behavior control. Data were collected from 209 employees of private Telecom Company in the Lahore, Pakistan. All the variable’s measures adapt from the already published papers, e.g; Brand knowledge (Low and Lamb, 2000) and perceived behavior control (Yoon 2011). Results affirmed that brand knowledge, self-image, and self-efficacy have positive relationships with attitude, subjective norms and perceived behavior, respectively.

### Presenter 39:

#### Paper Title: Predicting Pakistani consumer’s intentions to adopt hybrid vehicles under Govt. policies: using an extended model of the theory of planned behavior

#### Bilal Yousaf1

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Pakistan is the world’s fifth populace country. The Pakistani nation is also a big energy consumer and it is under an immense agitation to upgrade its energy efficiency as well as to trim down its carbon emissions. For these aspirations, hybrid electric vehicles (HEVs) are the best substitutes. HEVs are energy-efficient transport vehicles having the potential to minimize gasoline consumption, carbon emissions and other related environmental concerns. A prolix approach of HEVs adoption is a hefty initiative. The study includes the significance conclusions about behavioral intention under govt. policies of adopting hybrid electric vehicles (HEVs) of Pakistani consumers. The data was obtained from respondents through questionnaires. About 212 respondents were asked through a questionnaire in Lahore Pakistan. As per findings some of the hypotheses are accepted and some are rejected. Govt. policies are important factors to influence the extended model of TPB. This study shows the appropriateness of the TPB model and confirms that the extended model of TPB is very helpful in predicting the Pakistani consumer’s intention and actual behavior to adopt HEVs. This research provides practical implications and suggestions for further researches.

### Presenter 40:

Paper Title: Mobile banking adoption and the role of customer service: An empiricalstudy

#### Rizwan Imran1

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The purpose of this paper is to check the role of customer service is predicting mobile banking adoption. This study also aims to extend our understanding regarding mobile banking adoption by incorporating the Theory of Planned Behavior (TPB). The survey method was used to collect data from 202 respondents from University students and from different private organizations. Partial least squares structural equation modeling using Smart PLS version 3.2 has been used to analyze the results. The findings of the study suggest that perceived usefulness strongly influences attitude towards mobile banking adoption as well as the subjective norm also positively influences mobile banking adoption intention. Findings also indicated that perceived ease of use has a positive relationship with perceived usefulness. Surprisingly, in this study, it was found that the effect of attitude towards mobile banking adoption intention was insignificant and the effect of perceived behavioral control on mobile banking adoption was also not supported. Although mobile banking is still in its infancy in developing countries increasing competitiveness in banking services motivates the banks to make customer services at a level beyond customer expectations. This study, therefore, aims to investigate that customer service aids in predicting mobile banking adoption intentions in Pakistan.

### Presenter 41:

#### Paper Title: Behavior of Researchers toward Software Piracy

#### Mahnoor Ahsan Khan1

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The purpose of this research study is to utilize behavioral theories to assist in understanding some factors that have an impact on an individual person’s behavioral intention to pirate software. In this research study, we will redo and extend prior work on piracy because we consider including further variables could lead to the beneficence of software piracy behavior. A close-ended self-administered survey questionnaire has been used to gather data from researchers. 452 respondents are requested to submit their responses, to avoid random sampling error. Non-probability purposive/judgment sampling technique and snowball sampling technique was used to gather data from researchers Covariance-based Structural Equation Modeling using smart PLS 3.2.9 has been used to analyze the results. The findings of this research discovered that attitude, past piracy behavior, perceived behavioral control, moral obligation, and the subjective norm have an influence on behavioral intention. Furthermore, perceived importance and perceived value have an influence on attitude. This research contributes by extending prior work on piracy by including new variables such as perceived importance and more.

### Presenter 42:

Paper Title: emerging feminine motorbike/scooter commuting (riding) behavior in Pakistan using thetheory of planned behavior

#### Sumaira Inayat1

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The study is regarding analyzing the factors affecting customer experience of E-commerce in Pakistan through the quality of the product, security perception, delivery guarantee and the financial risks. Using the purposive sampling technique total of 180 questionnaires were collected from the people having the experience of online shopping in Lahore, Pakistan. The study shows the factors and their roles towards rising the customer experience of E-commerce. The results of this study reveal that the perception of customers is that the quality of the product, security risks, financial risks and the delivery guarantee affects the customer comfort level and satisfaction level. The results of the study also reveal that the lower delivery charges guaranteed delivery and have no security risks motivate the customers to go for online shopping. It is concluded that if the marketers concentrate on factors like product quality, security issues, delivery risks and the financial risks than it increases the customers. Limited literature has been documented in Pakistan particularly with regards to customer’s perception of online shopping because there are too many factors involves affect the purchase intention, and the results of the study might be beneficial for the online marketers/ companies with online stores/ e-commerce stores.

### Presenter 43:

#### **Paper Title: impact of social media marketing on purchase of counterfeited or fake cosmetics (through the lens of TPB)**

#### Faiza Ikram1

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Counterfeited makeup consumption has recently involved significant attention both from the consumers and the marketing researchers. This study is intended to discover the impact of Social Media Marketing, on the attitudes of female consumers, to buy such products, including other factors causing their effect on any consumers' purchase intention to buy counterfeit products. Particularly, this study takes Pakistan as a research object, since it is a country where consumer’s attitude and behavior is being influenced by the social appreciation, and acceptance needs, due to a shift from an agricultural to a modernized country. Keeping in Base the Theory of Planned Behavior by Ajzen an additional factor of Social Media Marketing, it is expected, that a value-added framework can be attained for predicting customer intention to purchase counterfeited or fake make up. Using PLS-SEM as the Analytical Tool, the results indicated that the Social Media Marketing Campaigns exert a paramount impact on customer’s attitude to purchase counterfeited or fake make up, while additional factors of perceived economic prices, and the quick access to such products, have no affects informing consumer’s intentions.

### Presenter 44:

#### Paper Title: Examine the behavior of women towards counterfeit apparels

#### Aqsa Iftikhar1

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The objective of this study is to examine the behavior of women towards counterfeit apparel with the specific context of the theory of planned behavior. The data was collected from 210 selected female students of the university of central Punjab. The responses were received by distributing questionnaires among them. convenient sampling was used to collect data from respondents. Findings reveal that attitude and perceived behavior control has a positive relation with intension. And subjective norms have an insignificant relationship with intention. Similarly, status, experience and price have a significant relationship with attitude, but the risk doesn’t have any significant relation with attitude. The main contribution of this study is to provide an insight into how replica apparels affect the behavior of women and gauge the impact in the context of TPB (theory of planned behavior).

### Presenter 45:

#### Paper Title: Theory of planned behavior and adoption of e-commerce

#### Mehroz Razaq1

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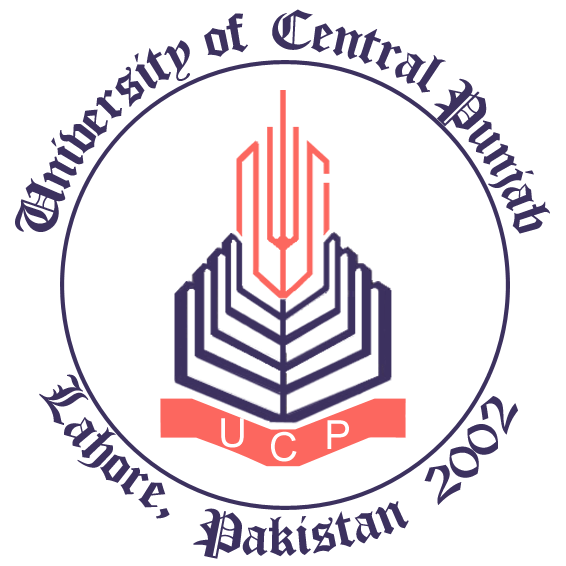
This research extends the theory of planned behavior (TPB) on various e-commerce shopping orientations that impact customers’ shopping criteria. The leading paper surveys 688 respondents by employing the theory of planned behavior. The resultant analysis is made in four shopping-criteria scales and five shopping-orientations (Dubelaar, Sohal, & Savic, 2005). The results of this research suggest that customers who are (1). Technology orientated or local shoppers’ links higher significance to the shopping environment criteria. (2). Local support' oriented links more prominent significance to the criteria of shopping condition; (3). Time-concern' oriented links more noteworthy significance to the criterion of convenience.

### Presenter 46:

#### Paper Title: Direction determines destination”: A Study of factors influencing the use of navigation system

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