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SZABIST International Conference

3RD SIC

SZABIST INTERNATIONAL CONFERENCE 2026

"LEADING SUSTAINABLE BUSINESS GROWTH AMID GLOBAL CONFLICTS & CHALLENGES"

ABSTRACT BOOK

12th & 13th JUNE 2026

بسم الله الرحمن الرحيم

CONFERENCE THEME

"Leading Sustainable Business Growth Amid Global Conflicts & Challenges"

ABOUT CONFERENCE

In a rapidly transforming global environment marked by geopolitical uncertainty, climate change, technological disruption, and economic volatility, organizations and societies are challenged to rethink the future of sustainable growth. The SZABIST International Conference 2026 (SIC 3) serves as a premier international platform that brings together academicians, researchers, policymakers, industry experts, and practitioners to explore innovative strategies and collaborative solutions for sustainable business development.
Organized by the Faculty of Management Sciences, SZABIST University, SIC 3 aims to encourage intellectual dialogue and interdisciplinary research on contemporary global challenges affecting businesses and societies. The conference emphasizes resilience, inclusivity, innovation, and responsible leadership as the cornerstones of future-ready organizations.

By fostering collaboration between academia and industry, SIC 3 seeks to generate meaningful discussions that contribute to sustainable economic progress, social impact, technological advancement, and policy development. The conference welcomes both conceptual and empirical research that addresses emerging issues in sustainability, digital transformation, artificial intelligence, entrepreneurship, finance, marketing, human resource management, and related disciplines.

The conference also offers scholars an opportunity to network with leading researchers, gain publication opportunities in reputable journals, and contribute toward shaping a sustainable and equitable future for organizations and communities worldwide.

SUB THEMES

Sustainability Reporting and ESG Metrics| Sustainable Entrepreneurship and Social Enterprises| Green Financing| Green Marketing| AI and Automation for Sustainable Operations| Green Technology Adoption| Women Entrepreneurship and Empowerment| Legal Framework for Sustainable Business| Diversity, Equity, and Inclusion Strategies| Supply Chain Management| Marketing Management| Financial Management| Human Resource Management| Operations Management| Digitization and Technology Management| Project Management

SZABIST INTERNATIONAL CONFERENCE 2026

Dr. Azra Fazal Pechuho

Chancellor, SZABIST University

It is a privilege to welcome distinguished scholars, researchers, academicians, policymakers, and industry professionals to the 3rd SZABIST International Conference (SIC 3). This conference reflects our institution's continued commitment to academic excellence, innovation, sustainability, and socially responsible leadership in an increasingly complex global environment.

Established in 1995, SZABIST University is recognized as one of Pakistan's leading higher education institutions, with its main campus located in Karachi. The university is approved and recognized by the Higher Education Commission (HEC) of Pakistan and is widely acknowledged for excellence in teaching, research, and professional development. SZABIST's academic programs are accredited by prominent professional bodies including NBEAC, NCEAC, PEC, and NACTE. In addition, SZABIST is a member of AACSB International, reflecting its dedication to globally recognized standards in management education.

The conference theme, "Leading Sustainable Business Growth Amid Global Conflicts & Challenges," emphasizes the importance of resilience, innovation, ethical leadership, and sustainable strategies in addressing today's economic, technological, environmental, and social challenges.

I commend the organizing committee, keynote speakers, reviewers, authors, and participants for their dedication and valuable contributions toward making this conference possible. Your collective efforts continue to strengthen the culture of research, collaboration, and knowledge sharing.

I hope SIC 3 provides an enriching platform for learning, networking, and inspiring future collaborations that contribute toward sustainable development and positive global impact.

I wish all participants a productive and successful conference experience.

Madam Shahnaz Wazir Ali

President, SZABIST University

Welcome to the 3rd SZABIST International Conference 2026 on “Leading Sustainable Business Growth Amid Global Conflicts & Challenges.” It is a pleasure to welcome distinguished researchers, scholars, practitioners, and policymakers from around the world as we come together to explore innovative pathways toward sustainable and inclusive growth.

At SZABIST University, we firmly believe that higher education institutions play a pivotal role in shaping responsible leadership, fostering innovation, and addressing the complex challenges facing societies today. This conference reflects our commitment to promoting impactful research and encouraging intellectual collaboration that contributes to economic progress, social well-being, and environmental sustainability.

The theme of SIC 3 highlights the importance of resilience, adaptability, and responsible business practices in an increasingly interconnected and uncertain world. Through meaningful dialogue and scholarly exchange, this conference aims to inspire transformative ideas that can help organizations navigate global conflicts, technological advancements, and sustainability imperatives.

I extend my sincere appreciation to the organizing committee, keynote speakers, reviewers, authors, sponsors, and participants for their dedication and valuable contributions toward making this conference a success. Your participation demonstrates a collective commitment to advancing knowledge and creating practical solutions for a sustainable future.

I encourage all participants to engage actively, collaborate meaningfully, and take full advantage of this platform for learning, networking, and research excellence.

Thank you for being part of SIC 3 2026.

SZABIST INTERNATIONAL CONFERENCE 2026

Prof. Dr. Altaf Mukati

Conference Patron
Vice President Academics, SZABIST University

It gives me immense pleasure to welcome you to the 3rd SZABIST International Conference 2026. This conference represents a significant academic initiative by SZABIST University to foster research excellence, innovation, and collaborative engagement among scholars and professionals from diverse disciplines.

The conference theme, "Leading Sustainable Business Growth Amid Global Conflicts & Challenges," reflects the contemporary realities faced by organizations and societies worldwide. Today, businesses must navigate complex economic conditions, rapid technological disruption, environmental concerns, and geopolitical instability while striving to achieve sustainable growth and uphold ethical responsibility. In this evolving landscape, one of the most critical and challenging priorities is the integration of Artificial Intelligence (AI) into academic curricula to modernize educational programs in alignment with emerging industry and societal needs.

SIC 3 provides an important platform for intellectual discourse, critical reflection, and the exchange of innovative ideas that can contribute toward solving these global challenges. The conference encourages interdisciplinary collaboration and promotes research that has both academic significance and practical relevance.

I would like to express my gratitude to all members of the organizing committee, faculty, researchers, industry experts, and participants for their commitment and contributions toward this conference. Your collective efforts continue to strengthen the culture of research and innovation at SZABIST University.

I hope this conference inspires meaningful partnerships, insightful discussions, and future research collaborations.

Thank you and best wishes for a successful conference.

Prof. Dr. Lakhi Muhammad

Conference Chair
Dean, Faculty of Management Sciences,
SZABIST University

It is my great pleasure to welcome all participants, researchers, academicians, practitioners, policymakers, and industry professionals to the 3rd SZABIST International Conference (SIC 3), organized by the Faculty of Management Sciences, SZABIST University.

The world today is experiencing significant economic, technological, environmental, and geopolitical transformations that continue to reshape the way organizations operate and grow. While these challenges present considerable uncertainty, they also create opportunities for innovation, resilience, and sustainable development. The theme of SIC 3, "Leading Sustainable Business Growth Amid Global Conflicts & Challenges," reflects the growing need for responsible leadership, evidence-based decision-making, and sustainable strategies that can help organizations navigate an increasingly complex global landscape.

The abstracts presented in this book represent the scholarly efforts of researchers from diverse disciplines who are contributing valuable insights into sustainability, entrepreneurship, finance, marketing, human resource management, technology, and organizational development. Their work not only advances academic knowledge but also offers practical solutions to challenges faced by businesses, policymakers, and communities around the world.

I extend my sincere appreciation to our keynote speakers, authors, reviewers, organizing committee members, sponsors, and participants for their dedication and contributions to this conference.
I wish you all a productive, enriching, and memorable conference experience.

SZABIST UNIVERSITY

FMS | SZABIST Research Training & Linkages | Research Center SZABIST Management Sciences | emerald PUBLISHING

PRE-CONFERENCE WORKSHOP

PUBLISHING FOR IMPACT: STRATEGIES FOR POSITIONING YOUR RESEARCH IN HIGH-IMPACT JOURNALS

SZABIST International Conference 3RD SIC

Day & Date: Thursday, 11th June 2026
Time: 03:00 pm to 06:00 pm
Venue: SMART Lab-3, 100 Building, SZABIST University (Karachi Campus)

WORKSHOP TRAINER

PROF. DR. LAKHI MUHAMMAD

- Prof. Dr. Lakhi Muhammad is an expert trainer in publishing in top-tier, peer-reviewed journals.
- His publications include in ABDC-A/A* Journals.
- Serving as a reviewer for leading Emerald & Elsevier journals, including the Asia Pacific Journal of Marketing and Logistics, International Journal of Contemporary Hospitality Management, International Journal of Hospitality Management, and International Journal of Bank Marketing.

LEARNING OBJECTIVES:

By the end of this workshop, participants will be able to:

1. Understand the high-impact journals strategic requirements & expectations.
2. Develop effective manuscript positioning strategies.
3. Apply practical techniques to strengthen research papers.

TARGET AUDIENCE:

- Early Career Researchers
- PhD and MS Scholars
- University Faculty
- Academic Researcher

Investment & Registration Options

Base Workshop Fee: PKR 5,000
External Attendees: PKR 4,000
(20% Early Bird Discount valid till 30th May 2026)
Conference Presenters: PKR 3,000
(40% Special Discount)
SZABIST Employees: FREE

APPLY NOW!

Limited Seats Available!
Registration Closes: 3rd June 2026

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researchcenter@szabist.edu.pk
siconference@szabist.edu.pk

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PRE-CONFERENCE WORKSHOP

FUNDAMENTALS OF SYSTEMATIC LITERATURE REVIEW (SLR): METHODS, TOOLS, AND BEST PRACTICES

SZABIST International Conference 3RD SIC

Day & Date: Tuesday, 9th June 2026
Time: 03:00 pm to 06:00 pm
Venue: SMART Lab-3, 100 Building, SZABIST University (Karachi Campus)

WORKSHOP TRAINER

DR. RANA SALMAN ANWAR

- Dr. Rana Salman Anwar is an Assistant Professor, Indus University, Karachi.
- A Senior Research Fellow, Ural Federal University, Russia
- 30+ Publications with 20+ Impact Factor Publications Indexed in SSCI / ABDC / ABS
- 600+ Citations with 11 H-Index
- Expertise in SLR & software like JASP, MAXQDA,PLS-SEM, WarpPLS, & AMOS

LEARNING OBJECTIVES:

1. To differentiate the SLR approach from traditional narrative reviews.
2. To create a simple search string using the SLR approach.
3. To demonstrate how to apply inclusion and exclusion criteria.

TARGET AUDIENCE:

- Early Career Researchers
- PhD/MS Scholars
- University Faculty
- Academic Researchers

Investment & Registration Options

Base Workshop Fee: PKR 5,000
External Attendees: PKR 4,000
(20% Early Bird Discount valid till 30th May 2026)
Conference Presenters: PKR 3,000
(40% Special Discount)
SZABIST Employees: FREE

APPLY NOW!

Limited Seats Available!
Registration Closes: 3rd June 2026

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PRE-CONFERENCE WORKSHOP

PYTHON ESSENTIALS FOR ACADEMIC RESEARCH AND DATA ANALYSIS

SZABIST International Conference
3RD SIC

Day & Date: Wednesday, 10th June 2026
Time: 03:00 pm to 06:00 pm
Venue: SMART Lab-3, 100 Building,
SZABIST University (Karachi Campus)

WORKSHOP TRAINER

DR. MUHAMMAD ASAD ALI

- Dr. Muhammad Asad Ali is an Assistant Professor at SZABIST University
- A Postdoctoral Researcher at the University of Technology Malaysia (UTeM)
- An expert in quantitative methodologies
- Specializes in leveraging Python to drive impactful academic and industry research and led specialized data analysis global & local training programs

LEARNING OBJECTIVES:

By the end of this workshop, participants will be able to:

1. Understand the fundamental concepts of Python programming.
2. Import, organize, and clean research datasets using Python tools & libraries.
3. Create simple data visualizations and perform basic descriptive analysis.

TARGET AUDIENCE:

- Early Career Researchers
- PhD and MS Scholars
- University Faculty
- Research Associates and Teaching Staff

Investment & Registration Options

Base Workshop Fee: PKR 5,000
External Attendees: PKR 4,000
(20% Early Bird Discount valid till 30th May 2026)
Conference Presenters: PKR 3,000
(40% Special Discount)
SZABIST Employees: FREE

APPLY NOW!

Limited Seats Available!
Registration Closes:
3rd June 2026

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WELCOME ADDRESS

3RD SIC SZABIST International Conference

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"LEADING SUSTAINABLE BUSINESS GROWTH AMID GLOBAL CONFLICTS & CHALLENGES"

Prof. Dr. Muhammad Altaf Mukati
Conference Patron,
Vice President Academics,
SZABIST University

12th & 13th June 2026
SZABIST University, Karachi, Pakistan

KEYNOTE SPEAKER

3RD SIC SZABIST International Conference

SZABIST
INTERNATIONAL
CONFERENCE 2026

"LEADING SUSTAINABLE BUSINESS GROWTH AMID GLOBAL CONFLICTS & CHALLENGES"

Ms. Christina Wieser
Senior Economist,
World Bank – Distribution Impact of Policies Team

12th & 13th June 2026
SZABIST University, Karachi, Pakistan


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INTERNATIONAL CONFERENCE 2026
"LEADING SUSTAINABLE BUSINESS GROWTH AMID GLOBAL CONFLICTS & CHALLENGES"
CHIEF GUEST
Prof. Dr. S. M. Tariq Rafi
Chairperson,
Sindh Higher Education Commission (SHEC)
12th & 13th June 2026
SZABIST University, Karachi, Pakistan


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"LEADING SUSTAINABLE BUSINESS GROWTH AMID GLOBAL CONFLICTS & CHALLENGES"
VOTE OF THANKS
Prof. Dr. Lakhi Muhammad
Dean, Faculty of Management Sciences,
SZABIST University
12th & 13th June 2026
SZABIST University, Karachi, Pakistan


PANEL DISCUSSION
SZABIST International Conference
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CONFERENCE 2026
"LEADING SUSTAINABLE BUSINESS GROWTH
AMID GLOBAL CONFLICTS & CHALLENGES"
The Chaordic Edge: Balancing Chaos
and Order for Sustainable Business Growth
Moderator
Mr. Masood Ahmed
MBA Program Manager,
SZABIST University
Panelist
H.E. Mr. Herman Hardynata Ahmad
Consul General,
Malaysia
Panelist
Ms. Shafaq Fauzil Azim
CEO, Pakistan Institute of
Corporate Governance (PICG)
Panelist
Ms. Zehra Aneek
Director Sustainability Consulting,
Earnest & Young
Panelist
Mr. Eqan Ali Khan
CEO, Fauji Akbar Portia
Marine (FAP) Terminals
12th & 13th June 2026
SZABIST University, Karachi, Pakistan


PANEL DISCUSSION
SZABIST International Conference
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"LEADING SUSTAINABLE BUSINESS GROWTH
AMID GLOBAL CONFLICTS & CHALLENGES"
Sustaining Savings and Investments
in Times of Global Conflict
Moderator
Mr. Nazim Abdul Muttalib
Adjunct Faculty &
Head of Broking,
Ismail Iqbal Securities Pvt. Ltd.
Panelist
Mr. Shahid Ali Habib
CEO,
Arif Habib Ltd.
Panelist
Ms. Mashmooma Majeed
CEO, Mutual Funds Association
of Pakistan (MUFAP)
Panelist
Mr. Imtiaz Gadar
CEO,
Al Meezan Investments
Panelist
Mr. Syed Shahnawaz Nadir Shah
CIO,
State Life Insurance Ltd.
Panelist
Mr. Waqas Ahmad
CEO,
Pak-Qatar Family Takaful Ltd.
12th & 13th June 2026
SZABIST University, Karachi, Pakistan


KEYNOTE SPEAKER
SZABIST International Conference
3RD SIC
SZABIST
INTERNATIONAL CONFERENCE 2026
"LEADING SUSTAINABLE BUSINESS GROWTH AMID GLOBAL CONFLICTS & CHALLENGES"
Mr. Masatomo Itonaga
Country Director,
Japan External Trade Organization JETRO
12th & 13th June 2026
SZABIST University, Karachi, Pakistan


PANEL DISCUSSION
SZABIST International Conference
3RD SIC
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INTERNATIONAL CONFERENCE 2026
"LEADING SUSTAINABLE BUSINESS GROWTH AMID GLOBAL CONFLICTS & CHALLENGES"
The Budget FY-27: Policy, Growth and Competitiveness
Moderator
Prof. Dr. Lakhi Muhammad
Dean, FMS, SZABIST University
Panelist
Syed Asad Ali Shah
Managing Partner, Asad Ali Shah Associates, Member SZABIST Board of Governors
Panelist
Dr. Kaiser Bengali
Senior Economist
Panelist
Mr. Asif Iqbal
Managing Director, Social Policy & Development Centre (SPDC)
12th & 13th June 2026
SZABIST University, Karachi, Pakistan


SZABIST International Conference
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"LEADING SUSTAINABLE BUSINESS GROWTH AMID GLOBAL CONFLICTS & CHALLENGES"
CLOSING REMARKS
Madam Shahnaz Wazir Ali
President ,
SZABIST University
12th & 13th June 2026
SZABIST University, Karachi, Pakistan

SZABIST International Conference 2026 (SIC 3.0 - 2026)

Conference Theme : Leading Sustainable Business Growth Amid Global Conflicts & Challenges

Schedule Day - 1 : 12 June 2026

Opening Session	
09:15 am-09:45 am	Registration
09:45 am-10:00 am	Arrival and Guests to be Seated
10:00 am-10:05 am	Arrival of Chief Guest : Professor Dr. S.M. Tariq Rafi, Chairperson of the Sindh Higher Education Commission (SHEC)
10:05 am-10:10 am	Recitation of Holy Quran
10:10 am-10:15 am	National Anthem
10:15 am-10:25 am	**Welcome Address by Conference Patron:** Dr. Muhammad Altaf Mukati, Vice President Academics,SZABIST University
10:25 am-10:45 am	**Keynote Speech I:** Ms. Christina Wieser - Senior Economist, World Bank - Distribution Impact of Policies Team
10:45 am-11:10 am	**Speech by the Chief Guest**
11:10 am-11:15 am	**Vote of Thanks:** Dr. Lakhi Muhammad, Dean Faculty of Management Sciences
11:15 am-11:30 am	Presentation of Mementos
11:30 am-12:00 pm	Tea Break
12:00 pm-01:00 pm	**Panel Discussion I:** The Chaordic Edge: Balancing Chaos and Order for Sustainable Business Growth **Moderator**: Mr.Masood Ahmed, Assistant Professor and MBA Program Manager, SZABIST University **Panelists**: 1. His Excellency Mr. Herman Hardynata Ahmad Consul General of Malaysia 2. Ms. Shafaq Fauzil Azim, CEO, Pakistan Institute of Corporate Governance (PICG) 3. Ms. Zehra Aneek, Director Sustainability Consulting, Earnest & Young 4. Mr. Eqan Ali Khan, CEO Fauji Akbar Portia Marine (FAP) Terminals **Venue**: Media Studio, 154 Campus
01:00 pm-02:30 pm	Prayer Break
02:30 pm-03:00 pm	Lunch

03:00 pm-04:30 pm	**Parallel Session**: Finance (Room 44, 99 Campus) **Parallel Session**: HRM (Room 45, 99 Campus) **Parallel Session**: HRM (*Full Virtual*) (Room 46, 99 Campus) **Parallel Session:** HRM & SCM (Room 47, 99 Campus) **Parallel Session**: Marketing & Entrepreneurship (Room 50, 99 Campus)
04:30 pm	Networking Tea

Schedule Day - 2 : 13 June 2026

09:45 am-10:00 am	Arrival and Guests to be Seated
10:00 am-11:15 am	**Parallel Session:** Finance (Physical + Online**)** (Room 44,99 Campus) **Parallel Session:** HRM (Room 45,99 Campus) **Parallel Session:** Marketing (*Full Virtual*) (Room 46, 99 Campus) **Parallel Session:** Marketing (Room 47, 99 Campus)
10:30 am-11:30 am	**Panel Discussion II:** Sustaining Savings and Investments in Times of Global Conflict **Moderator**: Mr. Nazim Abdul Muttalib, Adjunct Faculty and Head of Broking at Ismail Iqbal Securities Pvt. Ltd. **Panelists**: 1. Mr. Shahid Ali Habib, CEO, Arif Habib Ltd. 2. Ms. Mashmooma Majeed, CEO, Mutual Funds Association of Pakistan (MUFAP) 3. Mr.Imtiaz Gadar, CEO, Al Meezan Investments 4. Mr. Syed Shahnawaz Nadir Shah, CIO, State Life 5. Mr. Waqas Ahmad,CEO, Pak-Qatar Family Takaful Ltd. **Venue**: Media Studio, 154 Campus
11:30 am-11:45 am	Tea Break

11:45 am -12:00 pm	**Keynote Speech II:** Masatomo Itonaga,Country Director Japan External Trade Organization JETRO
12:00 pm-01:15 pm	**Panel Discussion III:** The Budget FY-27: Policy, Growth and Competitiveness. **Moderator**: Dr. Lakhi Muhammad, Dean Faculty of Management Sciences, SZABIST University. **Panelists**: 1. Syed Asad Ali Shah, Managing Partner, Asad Ali Shah Associates, Member SZABIST Board of Governors. 2. Dr. Kaiser Bengali, Senior Economist. 3. Mr. Asif Iqbal, Managing Director, Social Policy and Development Centre (SPDC). **Venue:** Media Studio, 154 Campus
Closing Session	
01:15 pm-01:25 pm	**Closing Speech:** Madam Shahnaz Wazir Ali, President, SZABIST University
01:25 pm-01:35 pm	Best Paper Awards to Authors
01:35 pm-01:45 pm	Shields to High Performers
01:45 pm-01:50 pm	Certificates to Conference Teams
01:50 pm-01:55 pm	Group Photo
02:00 pm	Lunch

Parallel Sessions Day - 1 June-12-2026

Venue: Room 44 - 99 Building

Time	Session		
3:00 pm – 4:30 pm	**Parallel Session: Finance**		
	Time slot	**Authors**	**Title**
	03:00-03:15	Umema Imran	SIC3-26-009 : Corporate Governance and Financing Decisions: A Comparative Analysis of Shariah-Compliant and Non-Compliant Listed Firms in Pakistan.
	03:15-03:30	Dr Erum Fatima	SIC3-26-066 : Leading Sustainably Through Fintech: An Extended TOE Framework Examining Fintech Adoption and MSME Sustainability in Pakistan
	03:30-03:45	Zohaib Aziz	SIC3-26-050 : Sectoral Heterogeneity in the Predictability of Dividend Payment Decisions: Evidence from Hybrid Panel Models in Pakistan
	03:45-04:00	Arslan Iqbal	SIC3-26-068 : Impact of Herding Behavior in PSX with relation to Foreign Portfolio Investment
04:30 pm	**Tea Break**		

Venue: Room 45 - 99 Building

Time	Session		
3:00 pm – 4:30 pm	**Parallel Session: HRM**		
	Time slot	**Authors**	**Title**
	03:00-03:15	Sehrish Abro	SIC3-26-033 : Workplace Incivility and Organizational Deviance: The Mediating Role of Negative Workplace Rumination and the Moderating Effects of Self-Compassion and Harmonious Work Passion
	03:15-03:30	Ayesha Ovais	SIC3-26-012 : Impact of Digital Transformation on Employee Performance: A Mediating Role of Organizational Development Interventions
	03:30-03:45	Ayesha Ayub	SIC3-26-006 : Examines the role of workplace spirituality and ethical leadership in influencing ethical decision-making among corporate employees
	03:45-04:00	Sawera Buledi	SIC3-26-028 : Impact of Work- Life Balance on Employee Job Satisfaction: Evidence from Pakistan

	04:00-04:15	Sehrish Abro	SIC3-26-034:Breaking Point or Bouncing Back? Examining the Impact of Toxic Leadership on Nurse Burnout, Quiet Quitting, and Knowledge Hiding: The Moderating Role of Employee Resilience
	04:15-04:30	Sadaf Memon	SIC3-26-011 : Impact of Green Hiring on Employer Brand Image with Mediation role of Perceived Organizational Prestige
04:30 pm	**Tea Break**		

Venue: Room 46 - 99 Building

Time	**Session**		
3:00 pm – 4:30 pm	**Parallel Session: HRM (Full Virtual - Online)**		
	Time slot	**Authors**	**Title**
	03:00-03:15	Muhammad Danial Arshad, Dr. Shazia Akhtar, Kausar Shaheen	SIC3-26-092: AI-Driven Corporate Governance and Firm Performance: The Mediating Role of Decision Intelligence and Moderating Role of Digital Literacy
	03:15-03:30	Tayyba Sarfraz, Dr. Shazia Akhtar	SIC3-26-093 :The Influence of Ethical Leadership and Digital Technology on Innovation Performance: The Moderating Role of Good Corporate Governance
	03:30-03:45	Saba Abbasi & Dr. Shazia Akhtar	SIC3-26-094 :From Personality to Performance: An Empirical Study of CEO Personality Traits and firm Innovation
	03:45-04:00	Umair Saeed & Dr. Shazia Akhtar	SIC3-26-096 : Corporate Governance and Firm Sustainability: The Mediating Role of Information Transparency and the Moderating Role of Ownership Structure
	04:00-04:15	Chandni Kumari	SIC3-26-005:Employee Attrition Prediction for a Small Organisation
04:30 pm	**Tea Break**		

Venue: Room 47 - 99 Building

Time	Session		
3:00 pm – 4:30 pm	**Parallel Session: HRM and SCM**		
	Time slot	**Authors**	**Title**
	03:00-03:15	Zubair Ahmed Pirzada	SIC3-26-042 :Tokenism or Transformation: Do Women Leaders Improve Program Performance in NGOs of Interior Sindh Through Inclusive Decision-Making
	03:15-03:30	Dr. Qanita Imtiaz	SIC3-26-081 :"Greening the Campus: The Role of HRM in Fostering Eco-Friendly Behaviors in HEIs, Karachi
	03:30-03:45	Qurratulain Razak	SIC3-26-001 :Where the Sea Meets Opportunity: A Diversity, Equity, and Inclusion Case Study of Women Workers in the Fish Processing Industry of Pakistan
	03:45-04:00	Amanullah Qureshi	SIC3-25-003:The Airline Fleet Standardization and Scale Economies
	04:00-04:15	Masood Ahmed	SIC3-26-091 : From Idleness to Eudaimonia: Reimagining Human Flourishing and the Democratization of Leisure in the Fifth Industrial Revolution
04:30 pm	**Tea Break**		

Venue: Room 50 - 99 Building

Time	Session		
3:00 pm – 4:30 pm	**Parallel Session: Marketing and Entrepreneurship**		
	Time slot	**Authors**	**Title**
	03:00-03:15	Hasnain Raza Poonawala	SIC3-26-064 :Women Entrepreneurship in Era of Global Conflict: A Meta-Synthesis of Cultural and Established Pathways to Sustainable Business Growth
	03:15-03:30	Waseem Hussain	SIC3-26-038 :Strategic Intelligence: Leveraging Artificial Intelligence for Adaptive Consumer Engagement Strategies
	03:30-03:45	Sadia Malik	SIC3-26-037 :The Role of Brand Authenticity in Connecting the Green Marketing and Green Consumption Through Perception
	03:45-04:00	Azaz Ahmed	SIC3-26-029 :The Impact of AI-Generated Advertisements on Consumer Perceptions of Luxury Brands: Evidence from the Pakistani Market
04:30 pm	**Tea Break**		

Parallel Sessions Day - 2 June-13-2026

Venue: Room 44 - 99 Building

Time	Session		
10:00 am – 11:30 am	**Parallel Session: Finance (Hybrid - Phys + Online)**		
	Time slot	**Authors**	**Title**
	10:00 - 10:15	Yusra Shehzadi	SIC3-26-005: Human-Centric Financial Innovation and Sustainable Transformation in the MENA Region: The Role of AI Preparedness under Industry 5.0
	10:15 - 10:30	Dr. Syed Waqar Hasan	SIC3-26-044:From Lean–Green to ESG Compliance: A Literature Review of MES-Enabled Industry 4.0 Frameworks for Manufacturing Sustainability
	10:30 - 10:45	Dr. Gordhan Das Valasai / Umme-Habiba	SIC3-26-058:Techno-Economic Optimization of Hybrid Renewable Energy Systems for Sustainable Infrastructure Investment Under the CPEC 2.0 Framework
	10:45-11:00	Nazish Kanval	SIC3-26-057:Green Finance and Financial Development as Catalysts for Sustainable Growth and SDG Achievement in Emerging Markets (Virtual)
	11:00-11:15	Dr. Kinza Tasleem Chauhdry	SIC3-26-010:Macroeconomic Stabilization and Agricultural Reform: IMF's Financial Footprint in Pakistan (Virtual)
11:30 am	**Tea Break**		

Venue: Room 45 - 99 Building

Time	Session		
10:00 am – 11:30 am	**Parallel Session: HRM**		
	Time slot	**Authors**	**Title**
	10:00 - 10:15	Maria Baig	SIC3-26-067 : Personality Traits and Coping Strategies of University Students during Exams
	10:15 - 10:30	Wisha Naeem	SIC3-26-036:Accent Modification and Workplace Voice in Global Call Centers: Identity, Professionalism, and Employee Experience in Karachi

	10:30 - 10:45	Homan Memon	SIC3-26-043:Technology Adoption as a Moderator in the Relationship Between e-HRM Practices and Bank Performance
	10:45 - 11:00	Mushtaque Ali	SIC3-25-004:From Stress to Sustainability: Developing Psychological Well-Being as a Performance Capability in Public Sector Manufacturing Industries of Pakistan
11:30 am	**Tea Break**		

Venue: Room 46 - 99 Building

Time	**Session**		
10:00 am – 11:30 am	**Parallel Session: Marketing (Full Virtual - Online)**		
	Time slot	**Authors**	**Title**
	10:00 - 10:15	Laiba Hassan 1 & Dr. Shazia Akhtar	SIC3-26-095 : Influencer Credibility, Brand Trust, and Environmental Concern: A Serial Mediation Model of Green Cosmetics Purchase Intention
	10:15 - 10:30	Muhammad Sami ul Haq	SIC3-26-027:"The Impact of Perceived Sustainable Marketing on Brand Image and Sustainable Purchase Intention: The Moderating Role of Environmental Concern"
	10:30 - 10:45	Sapna V. Khemani	SIC3-26-047:Impact of Shockvertising in Preventing Breast Cancer using Protection Motivation Theory
	10:45 - 11:00	Anita Laila	SIC3-26-049:Can Green Consumer Values Curb Fast-Fashion Compulsive Buying? Evidence from Social Media–Engaged Pakistani Consumers
	11:00-11:15	Dr. Syeda Razia Bukhari	SIC3-26-061:The Impact of Parental Expectation in Academic Achievement: Mediating Role of Academic Self-Efficacy
11:30 am	**Tea Break**		

Venue: Room 47 - 99 Building

Time	Session		
10:00 am – 11:30 am	**Parallel Session: Marketing**		
	Time slot	**Authors**	**Title**
	10:00 - 10:15	Azaz Ahmed	SIC3-26-032:Public Private Partnership and Its Issue: A Case Study of Pakistan Railways
	10:15 - 10:30	Shahid Ashraf	SIC3-26-039:AI-powered personalised advertising and purchase intention in Pakistan's digital landscape: The role of consumer resistance.
	10:30 - 10:45	Mahrukh Askari / Rao Muhammad Rashid	SIC3-26-031 : Empowering Sustainable Digital Entrepreneurship through Psychological Drivers and Resilience in Volatile Contexts.
11:30 am	**Tea Break**		

SIC3-25-003

Airline Fleet Standardization and Economies of Scale

Author: Amanullah Qureshi

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Abstract

The airline industry operates on thin margins despite substantial capital investments. While fleet standardization has shown potential in reducing operational costs, current models do not account for one of the major cost drivers i.e. airline training costs. This research introduces the Training Standardization Index (IPT), integrating it with the already established Fleet Standardization Index (IPF) which had two main factors of Cell Standardization Index (IPC) and Powerplant Standardization Index (IPM) interrelated through an equation $IPF = \alpha_1 \times IPC + \alpha_2 \times IPM$, whereas the sum of the coefficients is $\alpha_1 + \alpha_2 = 1$, the weightage allocated to the coefficients α_1 and α_2 are 0.6 and 0.4 arbitrarily and the final equation thus had been formulated as $IPF = 0.6 \times IPC + 0.4 \times IPM$. The FAA study on "Labor Cost Factors" has been selected as the baseline to establish how a standardized fleet reduces training costs. The study emphasizes how changes in the aircraft type and the addition of the pilots affect training needs. An algorithm is developed based on the same FAA study to calculate pilot training costs and explain how the family concept in the fleet planning of an airline contributes to the economies of scale. Finally, the ponderable coefficients of the IPF equation are replaced with quantifiable values with the help of the engine maintenance costs, airframe maintenance costs and pilot training costs, which has provided meaningful and tangible value to the coefficient of the IPF equation. The findings underscore the value of incorporating IPT into a strategic fleet planning model, eliminating the ponderable weightage from the IPF equation changing the focus from airframe standardization to engine standardization and pilot training costs, thus making it a viable instrument for the strategy departments of the airlines.

Keywords: *Index, Standardization, Fleet Standardization, Powerplant Standardization, Cell Standardization, Training Standardization, Commonality, Airline Training, Economies of Scale, Airline Fleet Planning, Airline Budget, Airline Training Budget, Airline Maintenance Budget, ISTAT, FAA, EASA, ICAO and Sustainability*

SIC3-25-004

From Stress to Sustainability: Developing Psychological Well-Being as a Performance Capability in Public Sector Manufacturing Industries of Pakistan

Authors: [1]Mushtaque Ali, [2]Mustaghis Ur Rahman, [3]Irfana Shah

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Abstract

Public sector manufacturing industries in emerging economies face a persistent paradox: the need for high reliability and productivity amid structural constraints, resource limitations, and elevated employee stress. Despite growing attention to sustainability and ESG agendas, the human dimension, particularly psychological well-being, remains weakly institutionalized in public sector operations. This case study examines how a large public sector manufacturing organization in Pakistan translated evidence-based research on job stress and psychological well-being into an integrated diagnostic and intervention framework to support sustainable organizational performance. Guided by the Job Demands Resources (JD-R) model and Ryff's eudemonic psychological well-being framework, the case adopts an explanatory single-case design using mixed evidence sources, including standardized employee surveys, HR metrics, and organizational diagnostics. The intervention combined individual-level stress regulation, team-level psychological safety practices, and organization-level job redesign and leadership capability development. Quantitative indicators demonstrated reductions in perceived job stress and improvements in psychological well-being dimensions particularly positive relations, environmental mastery, and purpose in life associated with gains in attendance, error reduction, and conflict management. The case contributes to sustainability and HRM literature by illustrating how psychological well-being can function as a strategic capability rather than a welfare initiative, enabling sustainable performance in public sector manufacturing. Practical insights are offered for policymakers, HR leaders, and operations managers seeking scalable, data-driven approaches to workforce sustainability in resource-constrained institutional contexts.

Keywords: *Psychological well-being; Job stress; Sustainable operations; Public sector manufacturing; ESG; Pakistan*

SIC3-25-005

Employee Attrition Prediction for a Small Organisation

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Abstract
Employee turnover has become a growing concern for many medium-sized organisations, particularly when rising attrition leads to higher recruitment costs and instability within teams. A medium size company who has around 500 employees suffer the financial loss due to many employees resigning from their position but lack of the BI system and predictive analysis. This research aims to develop a predictive HR analytics BI system by using employee attrition dataset. Linear regression, decision tree, random forest models were implemented in SAS enterprise miner and inspect the ROC, cumulative lift. The random forest achieved 30% error, decision tree 35% error. The result shows that monthly income, job involvement, job level, hourly rate are the key attrition indicators. The proposed BI model can support targeted retention strategies and reduce employee attrition. These insights allow HR leaders to act earlier and create more effective retention initiatives.

Keywords: *Attrition, Turnover, Regression, HR Analytics*

SIC3-26-001

Where the Sea Meets Opportunity: A Diversity, Equity, and Inclusion Case Study of Women Workers in the Fish Processing Industry of Pakistan

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Affiliation:[1]Researcher, Karachi. Pakistan, [2]Managing Director, Korangi Fisheries Harbour Authority (KoFHA), Karachi, Pakistan.

Abstract
The fish industry in Pakistan is widely believed to be dominated by the male folk according to policy and the narratives made by the public. Fishermen, vessel owners and exporters are given a dominant importance. What this outline fabricates is a blunt actuality of women spearheading a substantial portion of post-harvest workforce. From shrimp peeling, fish peeling, sorting, cleaning, grading, and packaging, they do it all. The fish industry is being backboned by them. Yet their role is marginalized in many ways. This case study observes the existing work experiences of women in the Pakistani fish industry through the lens of Diversity, Equity, and Inclusion (DEI). This case study was conducted by adhering to a qualitative analysis that took into account 20 very detailed semi structured interviews and close field observations on how these dynamic women function at a major fisheries harbor. The results display that these women are the operating pillars of the fish processing industry, sustaining both productivity and continuity, while still remaining unseen in the sectoral governance. Moreover, this study aims to highlight how the fishing industry is sustained at large by these resilient women rather than only merely being a support function to their male counterparts. Also, this study contributes to debates in the maritime economies pertaining to DEI and the need for gender-responsive labor policies, and inclusive fisheries developmental strategies in Pakistan.

Keywords: *Women Workers; Blue Economy; Grounded Labour; DEI; Fish Processing Industry*

SIC3-26-005

Human-Centric Technological Readiness and FinTech-Driven Financial Transformation in the MENA Region: The Moderating Role of Governance Quality

Authors: Yusra Shehzadi[1] , Muhammad Yasir Ajaz[2]

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Abstract
The rapid expansion of digital technologies and financial innovation has transformed financial systems worldwide, particularly in emerging economies striving to enhance financial inclusion and achieve sustainable development. This study examines the relationship between human-centric technological readiness, financial innovation, governance quality, and transformative finance in the Middle East and North Africa (MENA) region. Using panel data from fifteen MENA countries covering the period 2015–2025, the study employs panel regression techniques to analyze how technological capabilities and institutional factors influence financial transformation. The findings indicate that human-centric technological readiness and financial innovation have a significant positive impact on transformative finance, suggesting that countries with stronger digital capabilities and more advanced fintech ecosystems are better positioned to expand financial inclusion and improve the efficiency of their financial systems. Governance quality also contributes positively to financial transformation by providing regulatory stability and institutional support for financial innovation. However, the interaction between technological readiness and governance quality reveals a moderating effect, suggesting that stronger regulatory frameworks may influence the pace and direction of technological experimentation within financial markets. Furthermore, digital infrastructure plays a crucial role in supporting the development of robust digital financial ecosystems. The study underscores the importance of integrating technological advancement, financial innovation, and effective governance to foster inclusive, resilient, and sustainable financial systems across the MENA region.

Keywords: *Transformative Finance; Financial Innovation; Technological Readiness; Governance Quality; FinTech; Financial Inclusion; MENA Region; Digital Finance; Panel Data Analysis.*

SIC3-26-006

The Effects of Workplace Spirituality and Ethical Leadership on Ethical Decision-Making among Corporate Employees: The Moderating Role of Moral Awareness

Author: Ayesha Ayub[1], Areej Fatima[2], Areeba Khalid[3]

Affiliation: [1,2,3]Institute of Professional Psychology, Bahria University, Karachi Campus, Pakistan

Abstract
This research examined the effects of workplace spirituality and ethical leadership on ethical decision-making among corporate employees in Karachi, Pakistan, with moral awareness investigated as a moderating variable. A quantitative, cross-sectional survey design was employed, and data were collected from 252 corporate employees across various sectors using a purposive sampling technique. Standardized, open-access instruments were used to assess workplace spirituality, ethical leadership, ethical decision-making, and moral awareness. Data were analyzed using descriptive statistics, reliability analyses, Pearson product–moment correlations, and regression-based moderation analyses. Results demonstrated acceptable to excellent internal consistency across all measures. Workplace spirituality demonstrated limited direct associations with ethical decision-making. Ethical leadership was found to be a statistically significant, though modest, predictor of ethical decision-making. Moral awareness showed a consistent and significant direct effect on ethical decision-making across multiple scenarios. Overall, the study contributes by integrating workplace spirituality, ethical leadership, and moral awareness within a single empirical framework and highlights the importance of ethical leadership, relational workplace environments, and moral awareness in promoting ethical decision-making and positive organizational outcomes in a developing corporate context.

Keywords: *Workplace Spirituality, Ethical Leadership, Ethical Decision-Making, Moral Awareness*

SIC3-26-009

Corporate Governance and Financing Decisions: A Comparative Analysis of Shariah-Compliant and Non-Compliant Listed Firms in Pakistan

Authors: Umema Imran[1] Isma Zaighum[2]
Affiliation: [1]Bahria University Karachi Campus, [2] Faculty of Management Sciences, SZABIST University Karachi, Pakistan

Abstract
This study investigates the impact of Shariah compliance and corporate governance on the financing decisions of listed non-financial manufacturing firms in Pakistan. It provides a comparative analysis of the financing behavior and governance practices of Shariah-compliant (SC) and non-compliant (NSC) firms. Secondary unbalanced panel data was collected from 28 SC and 25 NSC manufacturing firms listed on the KSE All Share, KSE-100, and KMI-30 indices from 2014 to 2025. Random Effects and Panel Corrected Standard Error (PCSE) regression models were employed to assess how governance factors influence internal financing (retention ratio) and external financing (leverage). The models control for firm growth, return on equity (ROE), GDP, and inflation. Independent governance variables include board size, board meetings, auditor independence, ownership concentration, managerial ownership, and CEO duality. Financing behaviors differ significantly between SC and NSC firms. Ownership concentration is the only governance variable significantly affecting internal financing for both groups. For SC firms, external financing is significantly influenced by CEO duality, firm age, and ROE. Conversely, external financing in NSC firms is driven by multiple factors, including auditor independence, board size, managerial ownership, and CEO duality. While internal financing is primarily driven by ownership concentration, external decisions depend on broader governance frameworks, particularly in NSC firms. Future research should explore additional economic determinants and address current data constraints to better understand financing strategies in emerging markets.

Keywords: *Financing decisions, Corporate Governance, Shariah Compliance, ROE*

SIC3-26-010

Macroeconomic Stabilization and Agricultural Reform: IMF's Financial Footprint in Pakistan

Author: Kinza Tasleem Chauhdry

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Abstract
Financial conditions (SAPs) imposed by the International Monetary Fund on Pakistan's agricultural sector have substantial socio-economic implications. Drawing on Dependency Theory as its analytical framework, the research examines the extent to which core IMF conditionalities, such as fiscal austerity, subsidy withdrawal, currency devaluation, trade liberalization, and public sector downsizing, have reshaped agricultural policy, financing, and rural livelihoods in Pakistan. The study uses qualitative Critical Document Analysis of over 50 primary and secondary sources, including IMF reports, government policy documents, economic reviews, and institutional publications. This method allows for an in-depth examination of how external financial pressures have constrained Pakistan's policy autonomy and contributed to long-term structural vulnerabilities. Findings reveal that while IMF-backed reforms effectively achieved specific macroeconomic goals, such as stabilizing foreign reserves and narrowing the fiscal deficit in the short term, they came at a significant socio-economic cost. The research concludes that while IMF programs provided temporary economic relief, they worsened rural inequality, weakened food security, and impeded sustainable agricultural transformation. This study contributes to the broader discourse on global financial governance.

Keyword: *Finance, Structural Adjustment Programs, Agro-Economic Reforms, Dependency Theory, Agricultural Policy in Pakistan, IMF Conditionality*

SIC3-26-011

Impact of Green Hiring on Employer Brand Image with Mediation role of Perceived Organizational Prestige

Author: [1]Sadaf, [2]Muhammad Azam

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Abstract
This research explored the relationship about how Green Human Resource Management (GHRM) practices attract potential job candidates in Higher Education Institutes (HEI's) in Karachi, Pakistan. Partial Least Squares Structural Equation Modeling (PLS-SEM) is used to analyze survey data from 317 employees of private HEI's in Karachi. Results reveal that environmentally focused sustainability initiatives significantly enhance organizational reputation. This improved prestige, in turn, strengthened Employer Brand Image (EBI). Although some recruitment practices do not contribute directly to employer attractiveness, their direct effect remains limited. The research highlights the strategic value of integrating sustainability into Human Resource policies and workplace environments. It contributes to the literature on GHRM by offering empirical evidence from a developing country's education sector and a replicable framework for future organizational assessments.

Keyword: *Green Hiring, Employer Brand Image, Perceived Organizational Prestige*

SIC3-26-012

Impact of Digital Transformation on Employee Performance: A Mediating Role of Organizational Development Interventions

Author: Ayesha Ovais[1] Mohammad Shaiq[2]

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Abstract
In today's digital era, organizations are shifting to digital transformation very quickly. This study focused on hospitals in Karachi, Pakistan. The objective of the research is to identify how digital transformation impacts employee performance with the mediating role of human resource intervention (Organizational Development Intervention). Digital transformation is taken as the independent variable, employee performance as the dependent variable, and human resource intervention as the mediating variable. To conduct the study, private and government hospitals are taken as the population. The sampling technique is Convenience Sample Technique, and for the data collection, SPSS (version 25.0) and Smart-PLS will be applied. The study will be beneficial for the hospitals in coping up with the rapid digitization and to what extent employees training and appraisals are important in it also, through this study manager could focus on training and appraisals to retain their people, Lastly, to offer insights for healthcare policymakers engaged in technology transformation on the vital roles of change management and organizational alignment in securing employee adaptation and productivity gains.

Keyword: *Digital Transformation, Employee Performance, Training, Performance Appraisal, Human Resource Intervention*

SIC3-26-027

The Impact of Perceived Sustainable Marketing on Brand Image and Sustainable Purchase Intention: The Moderating Role of Environmental Concern

Author: Muhammad Sami ul Haq[1], Rao Muhammad Rashid[2], Qazi Subhan[3]

Affiliation: [1,2,3]Bahria Business School, Bahria University, Islamabad, Pakistan

Abstract:
In response to escalating environmental challenges, firms increasingly adopt sustainable marketing practices, yet limited empirical research explains the psychological mechanisms through which such practices influence sustainable consumer behavior. This study investigates how Perceived Sustainable Marketing (PSM) affects

Sustainable Purchase Intention (SPI) by examining the mediating role of Brand Image (BI) and the moderating effect of Environmental Concern (EC). Using a quantitative, cross-sectional survey design, data were collected from consumers and analyzed through Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the proposed moderated mediation framework. The findings reveal that PSM positively influences SPI both directly and indirectly through brand image. Brand image significantly mediates the PSM–SPI relationship, while environmental concern strengthens the indirect effect, indicating that environmentally concerned consumers respond more strongly to sustainable marketing cues. This study advances sustainable marketing literature by clarifying how and under what conditions sustainable marketing initiatives translate into sustainable purchase intentions, offering actionable insights for firms seeking sustainable growth through value-aligned green marketing strategies.

Keyword: *Perceived Sustainable Marketing, Brand Image, Environmental Concern, Sustainable Purchase Intention, Green Marketing, PLS-SEM, Moderated Mediation*

SIC3-26-028

Impact of Work- Life Balance on Employee Job Satisfaction: Evidence from Pakistan

Author: Sawera Buledi[1], Fawad Hussain [2], Muhammad Bilal Shaikh [3], Maria Shaikh [4]

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Abstract
Work life balance has become a critical concern in contemporary organizations due to increasing job demands, extended working hours, and evolving work environments. Despite its recognized importance, limited empirical evidence from developing countries such as Pakistan examines how work life balance directly influences employee job satisfaction, revealing a clear contextual gap. This study aims to examine the impact of work–life balance on employee job satisfaction in Pakistan. A quantitative research design was employed, and primary data were collected through a structured Likert-scale questionnaire from a sample of 150 employees working in various organizational settings in Pakistan using convenience sampling. The data were analyzed using the Statistical Package for Social Sciences (SPSS) through descriptive statistics, correlation, and regression analysis. The results show a significant positive correlation between work life balance and employee job satisfaction ($r = 0.56$, $p < 0.01$). Regression analysis indicates that work life balance significantly predicts employee job satisfaction ($\beta = 0.47$, $p < 0.01$), explaining 51% of the variance in job satisfaction. This study provides empirical evidence from Pakistan and offers practical insights for organizations to design effective work life balance practices that enhance employee job satisfaction and support sustainable workforce management.

Keyword: *Work Life Balance, Job Satisfaction, Employee Well-Being, Human Resource Management, Pakistan*

SIC3-26-029

The Impact of AI-Generated Advertisements on Consumer Perceptions of Luxury Brands: Evidence from the Pakistani Market

Author: Azaz Ahmed[1], Mazhar Ali[2]
Affiliation: [1,2]SZABIST University, Karachi, Sindh, Pakistan

Abstract:
Nowadays, AI is being implemented in almost all fields, resulting in numerous industries reaping benefits. A previous study was conducted to identify the influence of perceived artificial creativity on purchase intention, while also highlighting a gap that led to the same research being conducted, considering perceived exclusivity as a mediator. Based on that, this study was conducted in a Pakistani market by creating the ad according to the Pakistani market, and perceived exclusivity was considered as a mediator. The objective of this study is to examine the relationship between perceived artificial creativity and purchase intention by considering the five different mediating variables, which include informativeness, credibility, novelty, perceived exclusivity, and perceived humanness. As per the methodology of this study, the AI-generated ad was created, which was based on a prompt provided by ChatGPT. This means first we give a few questions to ChatGPT, based on which

ChatGPT provides a prompt, and based on that prompt, the AI-generated ad was created by using the AI image-generating tool Seaart. The data will be collected through a survey questionnaire, which will be based on a Likert scale

Keywords: *Generative AI, Luxury Advertising, Consumer Behaviour, Purchase Intention*

SIC3-26-031

Empowering Sustainable Digital Entrepreneurship through Psychological Drivers and Resilience in Volatile Contexts

Author: Rao Muhammad Rashid[1], Mahrukh Askari[2], Anita Laila[3]

Affiliation: [1]Bahria Business School, Bahria University, Islamabad, [2,3]Bahria Business School, Bahria University, Karachi

Abstract
The rapid expansion of digital platforms has transformed entrepreneurial activity, creating new opportunities for innovation and sustainable economic growth. However, the psychological factors that drive sustainable digital entrepreneurship remain insufficiently explored, particularly in volatile environments characterized by economic uncertainty and social challenges. This study examines the influence of Fear of Missing Out (FOMO) and social responsibility awareness on digital entrepreneurship, with empowerment serving as a mediating mechanism and resilience as a moderating factor. Grounded in Social Cognitive Theory, the study argues that empowerment enhances entrepreneurial self-efficacy and proactive innovation, while resilience supports entrepreneurs in adapting to external challenges. Using a quantitative research design, data were collected from 250 Pakistani digital entrepreneurs aged 18–35 who actively operate on platforms such as Upwork, Amazon, and Daraz. The proposed model was tested using Structural Equation Modeling (SEM) through SmartPLS. The findings reveal that FOMO has a significant positive effect on digital entrepreneurship and is partially mediated by empowerment. Social responsibility awareness demonstrates a stronger positive relationship with digital entrepreneurship through the full mediation of empowerment. However, resilience does not significantly moderate the relationship between FOMO and digital entrepreneurship. The model explains 52% of the variance in digital entrepreneurship. The study contributes to the sustainable entrepreneurship literature by highlighting the role of psychological drivers and empowerment in fostering resilient and socially responsible digital ventures in emerging economies.

Keywords: *Sustainable Digital Entrepreneurship, Fear of Missing Out (FOMO), Social Responsibility Awareness, Empowerment, Resilience, Social Cognitive Theory, Emerging Economies, Digital Innovation, Entrepreneurial Behavior*

SIC3-26-032

Public Private Partnership and Its Issue: A Case Study of Pakistan Railways

Author: Azaz Ahmed

Affiliation: SZABIST University Karachi

Abstract
Pakistan Railways plays a vital role in the national economy through passenger and freight transport. This case study examines the corporate strategy and marketing challenges faced by the Chairman of Railways, Mr. Mazhar Ali Shah. To address operational issues, Pakistan Railways adopted the Public-Private Partnership (PPP) model. Consequently, this study aims to critically analyze the financial and operational performance of the organization and evaluate the implementation of this PPP model. The study uses case study methodology. The major challenges discussed in this case were related to the PPP model. The PPP model helps Pakistan Railway to increase customer satisfaction and service quality. On the other hand, due to weak contract formations, lack of organizational control, different compliance issues, especially related to the PPP Model, Pakistan Railways face financial losses, lack of investor trust, and credibility issues. Therefore, this study aims to critically analyse the financial and operational performance of Pakistan Railway and understand the implementation of the Public-Private Partnership model in railways. The data, based on which the case study was drawn, was secondary data and it was taken from different reports, including the financial statement of Pakistan Railways. As per the findings of the case for Pakistan

railway, it is suggested to focus on a long train for the PPP model by considering the segmentation and targeting concept of marketing.

Keywords: *Corporate Strategy, Marketing Strategy, Pakistan Railways*

SIC3-26-033

Workplace Incivility and Organizational Deviance: The Mediating Role of Negative Workplace Rumination and the Moderating Effects of Self-Compassion and Harmonious Work Passion

Author: Sehrish Abro[1] , Jamshed Adil[2], Azaz Ahmed[3]

Affiliation:[1,2]Sindh Madressatul Islam University, Karachi, Pakistan, [3]PL Department, Balash Ltd, Karachi, Sindh, Pakistan

Abstract

The presence of organizational deviance poses significant costs and challenges for organizations, nevertheless, the current understanding of the scope and circumstances surrounding individuals' involvement in organizational deviance remains limited. The current study attempted to investigate the impact of workplace incivility on employees' deviance and explored the underlying mechanism through which this incivility-deviant behavior can better be understood and explained. The study empirically examined the buffering mechanism through which organizations can help employees combat negative effects of coworkers' misconduct via cultivating individual resources like self-compassion and harmonious work passion. Based upon positivist philosophy and a deductive approach the study used close ended survey questionnaires adapted from different sources to collect the cross sectional data from different service providers in Karachi, Pakistan, through online platforms during the period of May, June and July 2024. As many as 322 responses were collected out of which 305 were retained for further analysis. PLS-SEM technique was used using SmartPLS4 software. The results reveal that Workplace Incivility significantly and positively predicts organizational deviance directly and through the underlying process of negative workplace rumination. Additionally, acknowledging the protective role of self-compassion and harmonious work passion against incivility can inform interventions aimed at nurturing these qualities among employees, helping them better cope with incivility and reduce involvement in deviant behaviors.

Keywords: *Workplace Incivility, Negative Workplace Rumination, Organizational Deviance, Self-Compassion, Harmonious Work Passion*

SIC3-26-034

Breaking Point or Bouncing Back? Examining the Impact of Toxic Leadership on Nurse Burnout, Quiet Quitting, and Knowledge Hiding: The Moderating Role of Employee Resilience

Author: Sehrish Abro[1], Junaid Rehman[2]

Affiliation: [1]Sindh Madressatul Islam University, Karachi, [2]University of Technology Sydney, Australia

Abstract

Toxic leadership has emerged as a critical yet under-examined psychosocial stressor in healthcare organizations, particularly in shaping nurses' emotional exhaustion and subsequent workplace behaviors. Prior research has been largely negligent over how toxic leadership may provoke subtle withdrawal behaviors like quiet quitting and knowledge hiding that jeopardize workforce sustainability and healthcare service quality. Drawing on leadership and occupational stress perspectives, this study investigates the direct and indirect effects of toxic leadership on nurse burnout, quiet quitting, and knowledge hiding, while also examining the moderating role of employee resilience. The research design employs a close-ended survey instrument, adapted from multiple validated sources, to collect cross-sectional data from nurses working in public and private hospitals in Karachi, Pakistan. The data were analyzed using structural equation modeling in SmartPLS 4. Results suggest that burnout fully mediates the hypothesized relationships. Contrary to expectations, employee resilience does not moderate the proposed associations. These findings advance theory by highlighting burnout as a critical explanatory mechanism linking toxic leadership to subtle withdrawal behaviors and suggest that resilience may have limited efficacy in high-strain healthcare environments. The study offers important implications for leadership and

occupational stress theories for informing intervention aimed at sustaining nurse engagement and knowledge continuity.

Keywords: *Toxic Leadership; Quiet Quitting; Knowledge Hiding; Employee Resilience; Burnout*

SIC3-26-036

Accent Modification and Workplace Voice in Global Call Centers: Identity, Professionalism, and Employee Experience in Karachi

Author: Wisha Naeem

Affiliation: NED University of Engineering and Technology, Karachi, Sindh, Pakistan

Abstract
Global call centers increasingly regulate employee communication to meet international customer expectations, yet little research has examined how such linguistic demands shape employee experience in Pakistan's BPO sector. Prior studies focus mainly on formal accent training, and overlooking informal workplace pressures and their identity-related effects. This study investigates how call-center employees in Karachi experience expectations around accent and professionalism, and how these shape their sense of self at work. Using an empirical qualitative design, two online focus groups were conducted with ten agents working in international sales and customer-service campaigns, and data were analyzed through reflexive thematic analysis. Findings indicate that all participants reported modifying aspects of their speech despite the absence of formal accent-neutralization training, while most described developing a distinct "work voice" to reduce customer suspicion. A majority also reported misrecognition as Indian callers, which they associated with call termination and performance pressure. Although some viewed accent adjustment as professionally useful, most reported emotional strain and identity tension. The study highlights accent modification as an informal form of workplace regulation and calls for more inclusive and sustainable communication practices that prioritize intelligibility and employee well-being.

Keywords: *Accent Modification; Workplace Communication; Call-Center Labor; Employee Voice; Identity Negotiation; Accentism; Emotional Labor; Organizational Language Practices*

SIC3-26-037
The Role of Brand Authenticity in Connecting the Green Marketing and Green Consumption Through Perception

Author: Sadia Malik

Affiliation: SZABIST University, Karachi

Abstract
Nowadays, tourism is shifting towards sustainability and eco-friendliness. Tourists consider green consumption not specifically in the tourism and hospitality industry, but in their daily consumption. To fulfill these needs and wants, brands these days are working on green marketing and using it effectively. However, greenwashing from some brands created a negative impact among the Tourists and their green consumption comes from green marketing is not identifiable. Several researches published on the relationship between green marketing and green consumptions. Likewise, very few researchers explain specifically the role of green consumption and green marketing through mediation of perceived brand authenticity. The aim of this research is to study the role of perceived brand authenticity among green marketing and consumption with the support of the theory of perceived brand authenticity. A quantitative research method will be used to gather the data from Pakistani tourists evaluated through PLS-SEM (Partial Squares Structural Equation Modelling. This research provides the knowledge based on the role of perceived brand authenticity while considering green marketing. This research helps the decision makers and strategists to form the campaigns which highlight the eco-friendliness and sustainability while doing the green marketing based on purity and lucidity to create a positive brand image and credibility.

Keywords: *Green Marketing; Green Consumptions; Green Washing; Perceived Brand Authenticity; Sustainable Tourism*

SIC3-26-038

Strategic Intelligence: Leveraging Artificial Intelligence for Adaptive Consumer Engagement Strategies

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Affiliation: [1,2,3,4]Department of Management Sciences National University of Modern Languages Karachi campus

Abstract
This study examines the impact of artificial intelligence (AI) on adaptive consumer engagement strategies in small and medium-sized enterprises (SMEs). It focuses on key AI dimensions, including engagement personalization, behavioral responsiveness, consumer empowerment, relationship continuity, facilitation of value co-creation, interaction transparency, and engagement learning capability. These dimensions are explored to understand how AI supports firms in building dynamic, meaningful, and collaborative customer relationships. A quantitative approach was adopted, collecting data through a structured questionnaire administered to 221 managers responsible for marketing and strategic decision-making in diverse SMEs. The analysis indicates that AI enhances adaptive consumer engagement by enabling personalized experiences, proactive responses to consumer behavior, continuous value co-creation, and transparent interactions. AI's learning capabilities further allow firms to refine engagement strategies based on real-time insights and behavioral patterns. The study contributes empirical evidence on AI's strategic role in consumer engagement, offering insights for managers to leverage AI for improved customer experiences, loyalty, and competitive advantage. Given the exploratory nature and sample limitations, further research is recommended to validate these findings across broader contexts and industries.

Keywords: *Artificial Intelligence (AI); Consumer Engagement; Adaptive Marketing; Value Co-Creation; SMEs; Customer Relationship Management (CRM); Personalized Marketing; Behavioral Analytics; Engagement Strategies; Digital Transformation; Marketing Technology (MarTech); Customer Empowerment*

SIC3-26-039
AI-powered Personalised Advertising and Purchase Intention in Pakistan's Digital Landscape: The Role of Consumer Resistance

Author: Shahid Ashraf[1], Mazhar Ali[1]

Affiliation: [1,2]SZABIST, Karachi, Sindh, Pakistan

Abstract
Artificial intelligence (AI)-powered personalized advertising is transforming digital marketing by enabling firms to deliver tailored consumer experiences. However, its effectiveness remains underexplored, particularly in emerging markets where skepticism toward data-driven technologies is prevalent. Drawing on Innovation Resistance Theory (IRT), this study examines the impact of perceived personalization of online advertisements on purchase intention in Pakistan's digital marketplace. The study incorporates consumer resistance as a psychological barrier and perceived relevance, usefulness, and trust as mediating factors. A quantitative, cross-sectional research design was employed using a structured questionnaire administered to 150 digitally active consumers in Pakistan through purposive sampling. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that perceived personalization significantly enhances perceived relevance and usefulness of online advertisements. However, personalization does not directly influence purchase intention. Instead, perceived trust emerges as the strongest predictor of purchase intention, highlighting its critical role in converting personalized advertising efforts into consumer action. Consumer resistance demonstrates limited direct and moderating effects, suggesting a more nuanced role than proposed by IRT. The study extends IRT by identifying trust as the primary mechanism linking AI-driven personalization to behavioral outcomes and offers practical insights for marketers seeking to enhance consumer trust through transparent and ethical AI practices.

Keywords: artificial intelligence (AI); personalized advertising; purchase intention; Innovation Resistance Theory; consumer trust; consumer resistance; perceived personalization; digital marketing; emerging markets; Pakistan

SIC3-26-042

Tokenism or Transformation: Do Women Leaders Improve Program Performance in NGOs of Interior Sindh Through Inclusive Decision-Making?

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Abstract

Karachi-centric evidence dominates discussion of women's leadership in Pakistan's NGO sector, offering limited insight into whether women leaders improve program performance throughout interior Sindh and through what mechanism. The purpose of this study was to examine whether women's leadership enhances NGO program performance in Sukkur Division and to test whether an inclusive decision-making climate mediates this relationship. Using a cross-sectional survey of NGO employees ($n = 367$), we measured Women's Leadership Influence (WLI), Inclusive Decision-Making Climate (IDMC), and Program Performance Effectiveness (PPE) on five-point Likert scales and analyzed the mediation model using PLS-SEM in SmartPLS. WLI significantly predicted IDMC ($\beta = 0.61, p < .001$), and IDMC significantly predicted PPE ($\beta = 0.52, p < .001$). The direct effect of WLI on PPE was not significant ($\beta = 0.18, p = .111$), while the indirect effect via IDMC was significant ($\beta = 0.32, p < .001$), indicating a process-driven "transformation" pathway. The model explained 37% of the variance in IDMC ($R^2 = 0.37$) and 46% of the variance in PPE ($R^2 = 0.46$). These findings provide evidence from interior Sindh that women leaders contribute to performance primarily by strengthening inclusive decision routines, offering actionable guidance for NGO governance and donor-supported leadership development.

Keywords: *Women's Leadership Influence; Inclusive Decision-Making Climate; Program Performance Effectiveness; Gender-Inclusive Leadership; Employee Voice; Organizational Climate*

SIC3-26-043

Technology Adoption as a Moderator in the Relationship Between e-HRM Practices and Bank Performance

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Abstract

To enhance performance in the banking sector, financial institutions are increasingly adopting electronic human resource management (e-HRM) practices to manage the rapid digitalisation of HR functions. This study investigates the impact of e-recruitment and selection, e-training and development, and HR analytics on bank performance, while examining the moderating role of technology adoption. A quantitative research design was employed, with data collected from employees of commercial banks across Sindh, Pakistan. Structural equation modeling tested the hypothesised relationships among the variables. Findings reveal that e-HRM practices positively and significantly influence bank performance. Additionally, technology adoption significantly moderates this relationship, indicating that the effect of e-HRM on performance is stronger in banks with higher levels of technological readiness. This underscores the critical role of organisational and technological preparedness in maximising the benefits of digital HR initiatives. The study contributes to the e-HRM literature by highlighting how technology enhances the effectiveness of HR practices in achieving organisational outcomes. Practically, it suggests that investments in e-HRM systems must be accompanied by appropriate technological infrastructure. These insights are valuable for bank managers and policymakers aiming to improve sector performance through digital HR innovations.

Keyword: *E-recruitment and Selection; E-training and development; HR Analytics; Bank Performance; Technology Adoption*

SIC3-26-044

From Lean-Green to ESG Compliance: A Literature Review of MES-Enabled Industry 4.0 Frameworks for Manufacturing Sustainability

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Abstract
Manufacturing firms face pressure to integrate sustainability with operational excellence and digital transformation. While Lean–Green (LG) and Industry 4.0 (I4.0) are key enablers, prior studies often treat them separately, offering limited shop-floor guidance. This research examines their integration, positioning the Manufacturing Execution System (MES) as the central mediator linking improvement practices, digital data, and ESG reporting. Sustainable I4.0 requires LG robustness and I4.0 visibility to drive the transition towards a Circular Economy (CE). As the primary architectural integration layer, MES serves as the "key factor" for production optimization. By mapping interdependencies across Environmental, Social, and Governance dimensions, MES translates high-level pillars into real-time shop-floor KPIs, facilitating "data democratization" and decentralized decision-making. Gap mapping reveals critical methodological fragmentation; research lacks tripartite models for simultaneous optimization. An empirical deficit persists in developing economies, where high costs and energy crises hinder technological transfer. Furthermore, social well-being and governance remain underrepresented compared to dominant operational data. Finally, the absence of longitudinal validation limits understanding of how integrated MES architectures sustain circularity gains and resource efficiency long-term.

Keywords: *Sustainable manufacturing; Lean–Green manufacturing; Industry 4.0; Manufacturing Execution Systems; ESG integration; Digital transformation*

SIC3-26-047

Impact of Shockvertising in Preventing Breast Cancer using Protection Motivation Theory

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Abstract
The sole purpose of this study is to evaluate the influence of two famous shockvertising forms (narrative and graphic) on encouraging breast cancer prevention behaviours among Pakistani women, with the protection motive theory serving as a mediator. The study's main objective is to provide an evidence based study and analysis to the policy makers with the aim to contain the already increasing cancer percentage that is 90,000 cases reported each year. This study used a between-subjects experimental design with a participant count of 346 women. All the participants were assigned to either the experimental group. PLS-SEM in Smart PLS-4.0 was used to analyse the data to test the study's direct and mediated hypotheses. The results showed that graphic shockvertising had a more profound and detrimental impact on preventative behaviour than narrative shockvertising with perceived severity and response efficacy as significant mediators between the variables. The study highlights that disturbing content used in graphic shockvertising negatively impacts PMT but motivates people to take preventive measures, suggesting that emotional intensity leads to productive outcomes. Originality/ value: This study contributes to the theory of healthy communities by incorporating the PMT and SOR frameworks. Furthermore, this study provides practical insights into countries resonating with the Pakistani structure, low resources, and high stigma regarding these issues.

Keywords: *Shockvertising, Narrative Shockvertising, Graphic Shockvertising, Protection Motivation Theory, Breast Cancer prevention, SOR Model*

SIC3-26-049

Can Green Consumer Values Curb Fast Fashion Compulsive Buying? Evidence From Social Media Engaged Pakistani Consumers

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Abstract
The rapid growth of social media has significantly influenced fast fashion apparel consumption among young consumers in Pakistan. However, research on how excessive social media usage (ESMU) drives compulsive buying behavior (CBB) in this context remains limited. Addressing this gap, the study investigates the relationship between ESMU and CBB of fast fashion apparel, examining whether green consumer values (GCV) can mitigate this effect. Guided by the Stimulus–Organism–Response (S-O-R) framework, fear of missing out (FOMO) is conceptualized as a mediating mechanism, while GCV serves as a potential moderator. Using cross-sectional survey data collected from young consumers in Pakistan, the proposed mediated–moderated relationships were tested through structural equation modeling (SEM). The findings indicate that ESMU does not directly impact CBB of fast fashion apparel. Instead, FOMO significantly mediates this relationship, highlighting the role of social media-induced anxieties in driving compulsive consumption. Conversely, GCV does not significantly moderate the FOMO–CBB relationship, suggesting that pro-environmental values may be insufficient to counteract emotional and anxiety-driven fast fashion purchases. These findings provide theoretical insights into digital consumption behaviors and practical implications for marketers and sustainability advocates.

Keywords: *Excessive Social Media Usage; Fear Of Missing Out; Compulsive Buying Behavior; Green Consumer Values; Stimulus–Organism–Response Framework; Fast Fashion; Young Consumers; Digital Marketing*

SIC3-26-050

Sectoral Heterogeneity in the Predictability of Dividend Payment Decisions: Evidence from Hybrid Panel Models in Pakistan

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Abstract
Dividend payment decisions are a key indicator for the financial sustainability of firms. Particularly in emerging markets, firms' dividend decisions and their predictability are complex due to weak governance, unstable policies, and sectoral differences in technology, capital intensity and regulations. This study examines the sectoral heterogeneity in the predictability of dividend payment decisions (binary response) of non-financial firms listed on the Pakistan Stock Exchange using a hybrid panel modeling framework which integrates econometric structure with machine learning residual correction. The study uses the unbalanced panel of 320 non-financial firms (2009 to 2020). Economically similar industries are merged into seven broad sectors to handle data sparsity in sector-wise estimation. In the first stage, panel logit generalized linear mixed model (GLMM) is employed to capture dividend persistence and firm-level unobserved heterogeneity. In the second stage, Random Forest (RF) is applied to capture nonlinear residual patterns using firm specific and local and global macroeconomic predictors. The results indicate strong state dependence in dividend payment decisions across all sectors. However, the degree of predictability from hybrid models substantially varies across industries. Hybrid GLMM-RF model consistently outperforms the GLMM, especially in capital-intensive and cyclical sectors. The findings highlight that the proposed hybrid model provides explanatory insights and predictive power in one framework to capture sector-wise dividend decisions.

Keywords: *Dividend Policy, Sectoral Heterogeneity, Hybrid Modeling, Panel Econometrics, Machine Learning, Emerging Markets*

SIC3-26-057

Green Finance and Financial Development as Catalysts for Sustainable Growth and SDG Achievement in Emerging Markets

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Abstract
The transition toward sustainable economic development has increased the importance of financial systems in supporting environmentally responsible investments. The study aims to analyze the direct effects of green finance and financial development on sustainable growth and to explore the moderating role of financial development in strengthening the relationship between green finance and sustainable economic performance. To achieve this objective, the study employs a panel dataset of 41 emerging economies for the time period of 1999-2021. The empirical analysis utilizes the Generalized Method of Moments (GMM) and fixed-effects models to address potential endogeneity and unobserved heterogeneity across countries. The findings indicate that green finance significantly contributes to sustainable growth by promoting environmentally friendly investments and supporting the transition toward low-carbon economic activities. Furthermore, the results reveal that financial development positively moderates the relationship between green finance and sustainable growth, suggesting that a more developed financial system enhances the effectiveness of green financial initiatives in promoting long-term sustainable development. The findings offer actionable policy insights for governments, financial institutions, and regulators, helping design effective green financing frameworks that foster climate-resilient, inclusive, and SDGs-aligned economic growth. By highlighting the role of green finance and financial development in promoting sustainable economic growth, this study contributes to the growing literature on sustainable development finance and supports policy efforts to achieve climate-resilient economic systems in emerging markets.

Keywords: *Green Finance, Sustainable Economic Growth, Emerging Economies, Financial Development, Sustainable Development Goals (SDGs)*

SIC3-26-058

Re-optimizing Pakistan's CPEC Power Portfolio for CPEC 2.0: Least-Cost Expansion Under Emissions, Reliability, Fuel-Risk, and Climate-Availability Constraints

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Abstract
Pakistan's power sector is entering a critical phase as the China–Pakistan Economic Corridor (CPEC) transitions into its second phase (CPEC 2.0), while the country simultaneously pursues ambitious climate goals under the Paris Agreement and its Nationally Determined Contributions (NDC 3.0). This study develops a Mixed-Integer Linear Programming (MILP) optimization model to identify least-cost electricity generation expansion pathways for Pakistan between 2026 and 2035. The model incorporates key policy and operational constraints, including emissions limits, resource adequacy requirements, fuel security concerns, and climate-related resource availability. Using high-resolution temporal modeling with 288 time segments representing hourly and seasonal variations, eight policy scenarios were evaluated, including CPEC-only investment restrictions, emissions reduction targets, renewable energy cost declines, fuel price shocks, and combined stress-test conditions. The findings reveal that allowing an open-build approach reduces total system costs by 12–18% compared to CPEC-restricted development while achieving a 40% reduction in emissions by 2035. Results further indicate that solar and wind capacity must expand to 15–20 GW to meet decarbonization objectives cost-effectively. However, the power sector remains highly vulnerable to LNG price volatility and delays in CPEC projects, which could increase system costs by 8–15%. The study recommends diversifying the energy mix, implementing carbon pricing mechanisms, and strengthening energy security measures to support a sustainable and resilient power sector transition.

Keywords: *CPEC 2.0, Pakistan Power Sector, MILP Optimization, Renewable Energy, Decarbonization, Energy Security, NDC 3.0, Generation Expansion Planning.*

SIC3-26-061

The Impact of Parental Expectation in Academic Burnout : Mediating Role of Academic Self-Efficacy

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Abstract
This study is aimed at investigating the impact of parental expectation on students' academic burnout along with the mediating variable of academic self-efficacy. For this study I have taken a sample of 300 matric and intermediate students. Three questionnaires (CBI, ASE, and PPEI) were used to collect data from students. Statistical analysis was conducted using correlation, regression, t-test and mediation analysis. The variable parental expectation has demonstrated gender differences - higher number of males are perceiving higher expectations from parents. Males reported significantly higher perceived parental expectations (M = 86.65, SD = 28.01) than females (M = 74.44, SD = 14.97), $t(298) = 4.71$, $p < .001$, mean difference = 12.21, 95% CI [7.11, 17.31]. This study has analysed that the rise in the level of parental expectation leads to the decrease in the level of academic burnout. The mediator variable also has mediated the relationship between parental expectation and academic burnout.

Keywords: Parental Expectation, Academic Burnout, Academic Self-Efficacy

SIC3-26-064

Women Entrepreneurship in Era of Global Conflict: A Meta-Synthesis of Cultural and Established Pathways to Sustainable Business Growth

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Abstract
Women's entrepreneurship is increasingly recognized as a strategic driver of sustainable business development, particularly in emerging economies facing global conflicts, economic instability, and structural uncertainty. In alignment with Sustainable Development Goal (SDG) 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth), women entrepreneurs play a critical role in fostering inclusive and sustainable development. Despite the existence of formal policy frameworks, a persistent gap remains between global development agendas and the lived experiences of women entrepreneurs. This disconnect is often reinforced by culturally embedded constraints, ethnocentric policy approaches, and weak institutional coherence that limit effective policy implementation. This study employs a qualitative meta-synthesis approach to examine the challenges and opportunities experienced by women entrepreneurs in Pakistan, Turkey, and Indonesia between 2022 and 2025. Following PRISMA 2020 guidelines, 120 sources, including peer-reviewed articles, doctoral dissertations, Voluntary National Reviews (VNRs), and international policy reports, were initially identified. After quality appraisal using CASP and MMAT criteria, 20 studies were selected for thematic synthesis. The findings reveal three dominant themes: (1) cultural structures simultaneously constrain and enable entrepreneurial agency; (2) institutional mechanisms exhibit significant implementation gaps; and (3) women entrepreneurs employ adaptive, relational, and resilience-based strategies to sustain business growth under conditions of uncertainty. The study highlights the need for culturally responsive policy frameworks, stronger institutional coherence, and the integration of qualitative empowerment indicators with economic performance metrics to advance sustainable development outcomes.

Keywords: *Women Entrepreneurship; Sustainable Business Development; Gender Equality; SDG 5; SDG 8; Institutional Barriers; Cultural Relativism; Ethnocentrism; Entrepreneurial Resilience; Inclusive Development; Emerging Economies; Policy Implementation*

SIC3-26-066

Leading Sustainably Through Fintech: An Extended TOE Framework Examining Fintech Adoption and MSME Sustainability in Pakistan

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Abstract

Fintech adoption has emerged as a strategic mechanism for enhancing the competitiveness and resilience of micro, small, and medium enterprises (MSMEs); however, limited research has examined its role in promoting business sustainability in developing economies. Furthermore, existing studies using the Technology–Organization–Environment (TOE) framework often overlook contextual risk perceptions, limiting understanding of how digital finance contributes to sustainable leadership in emerging markets. This study investigates the determinants of fintech adoption and its impact on business sustainability among MSMEs in Pakistan by extending the TOE framework to include perceived risk. Survey data were collected from MSME owners and managers, and Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed to test the proposed relationships. Results indicate that technological, organizational, and environmental factors significantly and positively influence fintech adoption, which, in turn, strongly enhances business sustainability. Contrary to expectations, perceived risk does not significantly affect fintech adoption decisions. These findings reinforce the robustness of the TOE framework in a developing economy context and underscore fintech as a strategic enabler of long-term MSME sustainability. The study offers practical implications for policymakers and business leaders designing digital transformation strategies to foster sustainable growth.

Keywords: *Fintech Adoption; MSMEs; Business Sustainability; Technology–Organization–Environment (TOE) Framework; Perceived Risk; Digital Transformation; Emerging Markets; Sustainable Leadership*

SIC3-26-067

Personality Traits and Coping Strategies of University Students during Exams

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Abstract

Exams are a significant source of stress for university students, impacting both academic performance and well-being. While coping strategies are essential for managing this stress, few studies have explored how personality traits influence exam-specific coping behaviors among Gen Z students. This study investigates the relationship between the Big Five personality traits—openness, conscientiousness, extraversion, agreeableness, and neuroticism—and coping strategies employed during exams, such as problem-focused, emotion-focused, and avoidant coping. A quantitative survey-based methodology will be used, targeting 150–200 undergraduate and postgraduate students. Data will be collected using the Big Five Inventory (BFI-10/BFI-44) and an adapted Brief COPE questionnaire specifically referring to exam situations. Statistical analyses, including correlation and regression, will examine how traits predict coping styles. It is expected that conscientiousness and emotional stability will positively predict adaptive coping strategies, while neuroticism will predict maladaptive coping. The novelty of this study lies in its focus on Gen Z university students and exam-specific coping, a relatively underexplored area. Findings will provide actionable insights for universities to design targeted stress management programs, counseling interventions, and student support systems, thereby improving both academic performance and student well-being.

Keywords: *Big Five Personality Traits, Exam Coping Strategies, University Students, Gen Z, Stress Management, Behavioral Science*

SIC3-26-068

Impact of Herding Behavior in PSX with relation to Foreign Portfolio Investment

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Abstract
The study analyzes the herding behavior in Pakistan Stock Exchange and to evaluate the influence of foreign portfolio investment (FPI) under different market conditions. Employing daily data of KSE-100 index benchmark and individual stock returns of KSE-100 index companies from January 2020 to May 2025. The study used Cross-Sectional Absolute Deviation (CSAD) approach introduced by Chang et al. (2000), along with modified CSAD model for foreign investors flows. The results indicate significant evidence of market-wide herding in the PSX, as indicated by a significant negative relationship between squared market return and return dispersion. The results further reveal asymmetric herding behaviour during bullish market conditions. Moreover, domestic investors express herding behaviour in response to net foreign selling, while no significant herding is observed for foreign buying's. The findings imply that foreign investors act as informational leaders during capital outflows. These findings contribute to the behavioural finance literature by extending the CSAD model to an emerging market context with foreign capital flows. The study also offers practical implications for policymakers and investors in understanding market dynamics and improving market stability.

Keywords: *Investors' Behaviour, The Theory Of Planned Behaviour (TPB), Investment Decision-Making, Financial Literacy, Foreign Portfolio, Herding Behavior*

SIC3-26-081

Greening the Campus: The Role of HRM in Fostering Eco-Friendly Behaviors in HEIs, Karachi

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Abstract
The study investigates the effects of HRM practices on the eco-friendly behavior of HEIs, within the city of Karachi. The role of HRM in fostering environmental sustainability is becoming an increasingly important area specifically in academia, with regards to how industry can be effectively responsible. Data collection was conducted by means of a structured questionnaire, administered to 326 participants, across 19 Private HEIs located in Karachi. The study used four HRM practices as the core of the analysis. SEM techniques via Smart PLS 4.0 were employed to analyze the relationship between HRM practices and eco-friendly employee behaviors. The results indicate that each HRM practice positively impacted the encouragement of eco-friendly behavior within the higher education settings studied. In terms of creating a workforce that is environmentally aware, green recruitment and training practices have demonstrated their effectiveness. Furthermore, green compensation and performance management are proven to have reinforced the adoption of sustainable practices, as well as to have encouraged continued practice of these same behaviors. The acceptance of the alternative hypotheses provides support for the framework which posits HRM as a critical strategic component in embedding environmental values into organizational culture. Policy makers/HR managers in the educational sector have implications for sustainable promotion, through the adoption of practices within HR operations, HEIs have a significant role to play in shaping a more sustainable future. The study suggests further research into the sector-specific green HRM interventions applicable in Pakistan.

Keywords: *Human Resource Management, Eco-Friendly Behaviors, Higher Education Institutions, Organizational Culture, Sustainability.*

SIC3-26-091

From Idleness to Eudaimonia: Reimagining Human Flourishing and the Democratization of Leisure in the Fifth Industrial Revolution

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Abstract
The emergence of the Fifth Industrial Revolution (5IR) has shifted technological discourse from productivity-centered automation toward human-centric innovation and ethical design. While previous industrial transformations primarily focused on efficiency and economic growth, 5IR raises a more fundamental philosophical question: what should humanity do with the time increasingly liberated by intelligent technologies? This conceptual paper revisits classical and modern philosophical perspectives on leisure to explore whether technological advancement can democratize opportunities for human flourishing. Drawing upon Aristotle's notion of scholē and eudaimonia, leisure is understood not as idleness but as a precondition for contemplation, creativity, and the cultivation of the good life. The discussion further integrates the perspectives of Bertrand Russell, Arnold Bennett, Erich Fromm, and C. E. M. Joad to examine leisure as both a social right and an ethical practice. The paper argues that intelligent automation offers the historical possibility of reducing the asymmetry between thinkers and laborers that characterized earlier civilizations. However, without philosophical guidance, technological progress may reinforce consumerism, digital dependency, and forms of algorithmic control. The study proposes that the true promise of 5IR lies not merely in economic transformation but in creating conditions for a transition from a mode of "having" toward a mode of "being." Ultimately, technological progress should be evaluated by its capacity to expand human flourishing rather than material output alone.
Keywords: *Fifth Industrial Revolution (5IR), Leisure, Eudaimonia, Human Flourishing, Philosophy of Technology, Future of Work*

SIC3-26-092
AI-Driven Corporate Governance and Firm Performance: The Mediating Role of Decision Intelligence and Moderating Role of Digital Literacy

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Abstract
Artificial Intelligence (AI) has revolutionized corporate governance practices, improving transparency, accountability, compliance monitoring, and strategic decision-making. This study analyzes the influence of AI-Driven Corporate Governance (AICG) on the performance of the companies, examining also the mediation effect of Decision Intelligence and the moderation effect of Digital Literacy. The research adopts an integrated moderated mediation approach, grounded in the Resource Based View (RBV) , to explain the role AI's governance mechanisms play in enhancing organizational performance. The data which have been collected were analyzed on correlation, reliability, and regression on 235 employees that work in organizations that are involved in the process of digital transformation. The results clearly indicate that there is a positive effect of AI Corporate Governance on firm performance. Additionally, AI governance is a key lever for employing Decision Intelligence to boost organizational performance by maximizing the efficiency, agility and quality of managerial decision-making. The findings also illustrate that the influence of AI governance on firm performance is significantly moderated by Digital Literacy, underscoring the influence of employees' digital skills in unlocking the value of AI-enabled governance systems. By bringing together technological capabilities and human competencies under one umbrella, the study adds to the increasing amount of literature on AI governance. It builds on existing work, by bringing the experiences of a developing economy context, where AI adoption and digital transformation is not yet mature. The results are of practical relevance for managers, policymakers, and organizations aiming to enhance governance efficiency, decision-making and the performance of their organizations by means of responsible use of AI and digital competences. The study builds that there is a need to not only invest in technology but also nurture intelligent decision making and a digitally-empowered workforce to enable AI governance in the right path.

Keywords: *Artificial Intelligence, AI-Driven Corporate Governance, Firm Performance, Decision Intelligence, Digital Literacy, Corporate Governance, Digital Transformation, Organizational Performance, Resource-Based View.*

SIC3-26-093

The Influence of Ethical Leadership and Digital Technology on Innovation Performance: The Moderating Role of Good Corporate Governance: A Quantitative Study of Higher Education Institutions in Pakistan

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Abstract
This study investigates the influence of ethical leadership and digital technology adoption on innovation performance within Higher Education Institutions (HEIs) in Pakistan, with good corporate governance examined as a moderating variable. Grounded in Institutional Theory, the research conceptualizes that ethical leadership and digital technology adoption serve as critical antecedents of innovation performance, while good corporate governance strengthens these relationships by establishing accountability, transparency, and strategic alignment. A quantitative cross-sectional research design was employed; data were collected from 235 faculty members and administrative staff across HEC-recognized public and private HEIs in Pakistan using a structured Likert-scale questionnaire. Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4 was used for data analysis. Findings reveal that ethical leadership ($\beta = 0.312$, $p < 0.001$) and digital technology adoption ($\beta = 0.289$, $p < 0.001$) each exert significant positive effects on innovation performance. Furthermore, good corporate governance significantly moderates both relationships, amplifying the innovation-enabling effects of ethical leadership ($\beta = 0.184$, $p = 0.001$) and digital technology ($\beta = 0.156$, $p = 0.004$).The study contributes to the innovation governance literature in developing country HEI contexts and offers actionable policy recommendations for university administrators and the Higher Education Commission of Pakistan.

Keywords: *Ethical Leadership, Digital Technology, Innovation Performance, Corporate Governance, Higher Education Institutions, Pakistan, PLS-SEM, Institutional Theory*

SIC3-26-094
From Personality to Performance: An Empirical Study of CEO Personality Traits and Firm Innovation

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Abstract
Firm Innovation Performance (FIP) is one of the main factors that help organizations be competitive and successful in the current business environment. The importance of the top executives as drivers of innovation outcomes has been gaining more attention, whereas previous studies have concentrated on the structural and environmental aspects of the innovation process. This study examines the Big Five personality traits: openness to experience, extraversion, conscientiousness, agreeableness, and neuroticism as important psychological predictors of innovation outcomes. Although there is an increasing interest in these traits, there is a lack of empirical evidence for the combined effect of these traits on the firm innovation performance, especially in emerging economies. The method used in this study is quantitative research with cross sectional survey approach. Employee assessment of their CEOs' personality is done on validated Big Five personality instruments and data is gathered. Firm Innovation Performance is captured by the following indicators: new product development, effectiveness of R&D, and innovation outputs. Structural Equation Modeling (SEM) data analysis is used to test the hypotheses. The study results show that openness to experience, extraversion, agreeableness has a positive effect on the performance of the firm in terms of innovation, while conscientiousness may have a mixed effect, and neuroticism has a negative impact on the innovation outcomes of the firms. These results indicate that personality traits have a significant effect on strategic decision making and innovation capacity. Moreover, study extends the Upper Echelons Theory by examining how the psychological characteristics of the CEO are related to the firm-level innovation results. It offers implications for leadership development and executive selection to improve their innovation performance in IT organisations of Islamabad ,Pakistan.

Keywords: *CEO Personality Traits, Big Five, firm Innovation Performance, Upper Echelons Theory, SEM.*

SIC3-26-095

Influencer Credibility, Brand Trust, and Environmental Concern: A Serial Mediation Model of Green Cosmetics Purchase Intention

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Abstract
The green cosmetics market is booming, and the psychological processes underlying the initiation of sustainable consumer behavior (SCB) is an urgent research and practice issue. While there has been an increasing interest in the eco-consumption, the sequential relationships between the influencer credibility and the intention to purchase green products, and between the intention to purchase green products and the ability to pay the premium price, have received little attention. This study investigates how social media influencer (SMI) credibility (operationalized through influencer expertise, influencer trustworthiness and influencer attractiveness) shapes consumers' purchase intentions towards green cosmetics and their willingness to pay a premium price. A serial mediation pathway was used through brand trust and environmental concerns grounded in Source Credibility Theory and the Stimulus–Organism–Behavior–Consequence (SOBC) framework. The research applies Hayes' PROCESS Macro Model 6, where brand trust is the first mediator and environmental concerns as the second mediator. IBM SPSS 26 with PROCESS Macro Model 6 and 5,000 bootstrap subsamples was used to analyze data collected from 110 social media users. The results show that the serial indirect pathway is statistically significant, along with the single-mediation pathway through brand trust alone. The direct effect of influencer credibility on purchase intention is non-significant once both mediators are included, indicating full serial mediation. These findings will contribute to sustainable market literature by shedding light on a theoretically sound and empirically supported mechanism by which influencer credibility translates into green consumer actions. It provides practical implications for companies in the green cosmetics sector interested in the effective use of influencers in marketing.

Keywords: *Social Media Influencers, Influencer Credibility, Brand Trust, Environmental Concern, Green Cosmetics, Purchase Intention, Willingness To Pay Premium, Serial Mediation, Hayes Model 6, SOBC Framework*

SIC3-26-096

Corporate Governance and Firm Sustainability: The Mediating Role of Information Transparency and the Moderating Role of Ownership Structure

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Abstract
Based on agency theory, this study constructs an integrated moderated-mediation model, which is used to examine the mediating role of information transparency between corporate governance and firm sustainability and the moderating effect of ownership structure. Firm sustainability is realized in financial, environmental/social and stakeholder dimensions. This is a quantitative, cross-sectional type of research with PSX-listed firms ($n \geq 200$) as the source of data. Utilizes PLS-SEM using SmartPLS 4.0 and bootstrapped indirect effects as well as moderated-mediation testing with PROCESS macro-Model 14. The results indicate that corporate governance, both directly and indirectly through information transparency, has a positive impact on firm sustainability, where the indirect impact appears to be stronger in dispersed and institutional ownership than in concentrated family or state ownership. The study contributes to the body of governance knowledge by providing a causal pathway of information transparency as well as a boundary condition of ownership structure, providing actionable insights for the boards, investors and regulators in Pakistan and similar emerging markets.

Keywords: *Corporate Governance, Firm Sustainability, Information Transparency, Ownership Structure, Moderated Mediation, Agency Theory, Pakistan*

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