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Analyzing How Fear of Missing Out (FOMO) and Mobile Viewing Habit Affect Consumer Purchase Intention.

By

Talha Ahmad Khan

Abstract

In today's era the most important task for the managers is to exceed the consumer buying intention. This study objective is to explore role of FOMO, subjective norms and attitude towards the media between consumer buying intentions in Pakistan. Sample size is 500 and convenience and snowball sampling techniques are used. From reliable base papers instrument is adopted and statistically analyzed the collected primary data from Smart PLS, and demographic data analyzed through SPSS software. In short, the result shows significant of all variable relation that is FOMO with consumer buying intentions, FOMO with subjective norms, FOMO with attitude towards the media, FOMO, subjective norms and attitude towards the media between consumer buying intentions. A data is collected from the employees from different sectors of Pakistan. All previous paper shows that there is a relation of all variable directly and indirectly have a relation with each other.

Keywords: FOMO, subjective norms and attitude towards the media between consumer buying intentions

Sustainability and Consumption

By

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Abstract

Natural resources are bound in our planet however humans have not use them properly resulting in over consumption to the point where we consume far more than our planet can supply. In this perspective we adopt Sustainability and consumption, the consumption of production service that has the least impact on the environment, in order to preserve the earth's natural resources for future generations. The more we consume, the more pressure we put on the environment to provide these resources. For example, producing goods often leads to carbon emissions, deforestation, and habitat destruction. Sustainable consumption provides us the way how to be use resources wisely. It depends according to the need of every individual living on Earth and their actions towards over consumption and overproduction. It provides us some goals known as RESPONSIBLE CONSUMPTION AND PRODUCTION. This summary looks at the ideas and methods of sustainable consumption, showing its benefits, challenges, and how to put it into practice. Countries globally to practice responsible consumption resources in order to conserve supplies for future to achieve by 2030. By reducing resource use, by using resources wisely and reducing waste. People, businesses, and governments can help create a fairer and greener world degradation and pollution while improving the overall quality of life, with help of every one, we can save resources and achieve a greener environment. Together we can make the world the better place.

Keywords: Sustainable consumption, Natural resources, Responsible consumption, Carbon emissions, Wise resource use.

Sharia Rulings on Loans: An Analytical Study

By

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Abstract

A loan is a financial transaction in which one person (lender) provides money to another person (borrower) which must be repaid later. In Islam, there are several sharia rulings that must be followed when it comes to loans.

Qard Hassan: (Benevolent Loan): A loan where the principal amount is repaid without any additional interest or fees.

Ijara: (Leasing): Acquiring temporary use of an asset through installments.

Murabaha: (Cost-Plus Sale): Financing the purchase of an asset with a pre-agreed profit markup.

Salam: (Advance Payment): Paying upfront for goods to be delivered later.

The paper discusses the Sharia rulings governing these principles, highlighting their ethical and economic implications. It compares Islamic loan principles with conventional loan structures and explores their role in fostering a Sharia-compliant financial system.

Keywords:

Islamic finance, Islamic loan, Qard Hassan, Ijara, Murabaha, Salam, Riba, Sharia.

The Nexus of Technological Innovation, Financial Literacy, and Inclusive Finance: A Literature Survey and Conceptual Framework

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Abstract

Purpose

The following literature survey will examine the part of technical capital in building a literature inclusive financial system with financial literacy as a control variable. By reviewing contemporary academic sources, the survey analyzes focus topics, drivers and illustrations of the effects of technological improvements on the increasing arrival of financial services. The objective of this research is to delve further into the function of technology in acceleration of financial inclusion and financial literacy as a mediation variable. This investigation's objective is to explore through the use of latest peer-reviewed studies how the application of technological techniques is one of the causes of the expansion in the availability and the level of financial services and the promotion of financial inclusion.

Design

This study is adopted a quantitative research design which aims at looking into the impact of technological innovation on financial literacy and inclusive financial participation. The quantitative part is administered by collection of structured data in mass and the preparedness of sample with multiple demographic group and geographic location representation. The surveys gather data on users' financial inclusion needs which involves amongst many other: the frequency of use of fintech services. Furthermore, the participants' financial literacy level and experiences with inclusive finance are also collected.

Methodology

The research methodology utilized in this study features the empirical process identifying and relating to both quantitative the process of data collection happens in two ways: quantitative data is gathered through a carefully planned survey administered to a gender-mixed group of individuals, while qualitative data is gained through the semi-structured interviews with the key stakeholders. Analyzed data is performed through using statistical techniques such as PLS SEM analysis. The study uses PLS-SEM modeling to investigate the impact of the

drivers of IF, financial literacy, and financial initiatives on sustainable growth. The results highlight that usage, digitalization, and FinTech emerged as significant drivers of IF. The financial inclusion in regards to technological innovation and the mediating role of financial literacy.

Findings

The study conducted also renders a number of important revelations on the effects of technological advancement, spread of financial literacy as well as the growth of financial inclusion. Through quantitative research it has been established that technological innovations like mobile banking and digital payments have in fact a decisive role in reducing the “financial service gap” of low-income markets. On the other hand, financial literacy becomes a mediating factor in improving the outcome of inclusive finance program by enabling user finance to make the optimum use of financial technology and to gain access to the wide including financial service products.

Implications

The findings of the present study carry implications, the significance of which can be recognized by policymakers, practitioners, and researchers in the field of inclusive finance. Policymakers may use this information to shape targeted interventions, as well as inclusive policies, which tackle those factors that hinder from being the part of finance technology (Fintech) family. By blending the study factors, practitioners can use them across their techniques of the delivery courses of financial education and inclusive finance services, so that they are available, relevant, and effective to all. In the long run, these types of studies provide the scientific foundation for sequence development methods of economies with due consideration of measures for providing financial inclusion and poverty reduction.

Keywords: Technological Innovation, Financial Literacy, Inclusive Finance, Financial Inclusion, Fintech, Digital Payments

Identifying the obstacles and motivators of female entrepreneurship in Pakistan's service sector businesses to promote gender equality and social inclusion.

By

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Abstract

Entrepreneurship can have a great impact on economic development, poverty reduction, achieving sustainable development goals, and innovation in Pakistan. It helps to explore new resources and create the ability to start and run a new enterprise to build the capability to think creatively and promote gender equality and social inclusion. proselytizing women's entrepreneurial activities can exert a substantial impact on the advancement of women's empowerment. This qualitative research study explores the experiences of women entrepreneurs operating in Pakistan's service sector. The investigation delves into the primary challenges encountered by these women in starting and sustaining businesses, identifies motivating factors that drive women towards entrepreneurship despite perceived obstacles, and examines the potential impact of promoting gender equality and social inclusion on the advancement and success of female entrepreneurs in this sector. Through in-depth interviews and thematic analysis, this research aimed to generate insights that can inform policies and interventions aimed at fostering gender equality and supporting female entrepreneurship within Pakistan's service industry. The results of the study would be beneficial for women entrepreneurs, policymakers, and researchers.

Keywords: Barriers, Entrepreneurship, Gender equality, Motivation and Social Inclusion

Assessing Shariah Compliance in Financial Transactions: A Comparative Analysis of Riba, Qimar, and Gharar with Ijarah, Musharakah, and Murabaha.

By

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Abstract

A Comparative Study of Gharar, Qimar, and Riba with Murabaha, Ijarah, and Musharakah The present study explores the essential tenets of Shariah compliance in financial transactions, with a particular emphasis on the differentiation between proscribed behaviors like riba, qimar, and gharar and acceptable substitutes like ijarah, musharakah, and murabaha. Since riba is defined as interest or usury and is exploitative, it is categorically forbidden in Islamic banking and goes against the fair exchange concept. The Shariah values of risk-sharing and transparency are also broken by gharar, which is defined as excessive uncertainty, and qimar, which is connected to gambling. On the other hand, ijarah, a type of leasing, respects the values of equity and reciprocity by making it easier to utilize assets without participating in riba. Musharakah, founded on and unity. Murabaha is a cost-plus financing mechanism that allows for deferred payments at a predetermined price while maintaining transparency and avoiding interest-based transactions. This paper clarifies the moral and legal implications of financial transactions under Islamic law through a comparative examination. It draws attention to the dangers and moral conundrums that come with riba, qimar, and gharar and emphasizes how crucial it is to embrace Shariah-compliant substitutes in order to advance social welfare and economic fairness. Through an analysis of the guiding principles of both forbidden and allowed actions, this study advances our knowledge of Islamic banking and how it affects modern financial institutions.

Keywords: Shariah compliance, Islamic finance, riba, qimar, gharar, ijarah, musharakah, murabaha, financial transactions, ethical finance, risk-sharing, fairness, transparency, partnership, profit-sharing, economic justice, social welfare.