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LIST OF ABSTRACTS

Impact of Transformational and Transactional Leadership on Work Engagement with the Mediating Impact of Job Satisfaction and Emotional Regulation as a Moderator

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Abstract

This study aims to examine the influence of transformational and transactional leadership styles on work engagement. This study also aims to assess the moderating role of emotional regulation and mediating impact of job satisfaction. A convenient sampling technique was used to select the sample. A total of 300 questionnaires distributed in the private sector in Karachi, were used for data analysis. The result from the structural analysis suggests that leadership style which includes transformational leadership (TFL) and transactional leadership style (TSL) has a direct impact on work engagement (WE). Moreover, job satisfaction mediates the relationship between TFL and TSL, and Emotional Regulation plays a moderating role between TFL, TSL, and WE. The overall finding of this study extends the understanding of Transactional leadership, Transformational leadership, Job satisfaction, Work engagement, and Emotional Regulation in the context of the private sector in Karachi, Pakistan. Discussion and implications for study limitations, practices, and suggestions for future research are also provided.

Keywords: *Transformational leadership, Transactional leadership, Job Satisfaction, Emotional Regulation, Work Engagement.*

Exploring Factors of Unsafe Behaviors in an FMCG Company: A Perspectives of Workers and Supervisors

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Abstract

Workplace accidents can cost huge direct and indirect losses to an organization and suffering to those involved victims and their families. Studies have shown that majority of the workplace accident are caused due to unsafe acts. So, this study aims to find out those underlying factors associated with unsafe behaviors of workers that can lead to an accident. Currently there is a gap in extensive research in field of behavioral safety in FMCG sector, especially in Pakistan. So, an FMCG's sector of Food and Beverages was selected for this study. Qualitative methodology was used for this exploratory research using grounded theory approach. Result of this study have been broadly categorized under unsafe working environment, poor safety culture, worker attributes associated with unsafe behaviors, inadequate safety management system and lack of ownership in safety. Since this study is one of early ones to consider exploring the underlying factors associated with unsafe behaviors in FMCG sector and provides a deeper understanding on the subject so, it has practical implications for dealing with unsafe behaviors especially in the local context of Pakistan and can be referred for designing behavioral interventions that would help address the factors associated with unsafe behaviors to reduce the likelihood of accidents in workplace. The study has also suggested the need for further research on the subject, as in addition to qualitative, quantitative studies can be conducted to have empirical insights into the identified/explored factors. The scope of this study can be further broaden including all sectors of FMCG industry or other industries as well.

Keywords: Unsafe Behavior, FMCGs, Workers and Supervisors

Factors Influencing the Profitability of Islamic Banks of Pakistan. Meezan Bank, Dubai Islamic Bank, Bank Islami & Al Baraka Bank Pakistan Ltd

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ABSTRACT

Overview: The banking industry is of central importance to the economy as a whole.

Consequently, financial institutions must be competitive in order to ensure the stability of the financial system during the economic crisis. The management of banks is interested in knowing the factors that determine their performance in order to change their strategy and increase their control over them.

Purpose: The study aimed to examine the determinants of profitability in the Islamic banks of Pakistan based on ROA and ROE.

Methodology: An annual frequency secondary data from the annual reports, financial statements, SBP financial analysis reports and online databases have been gathered for four full-fledged Islamic banks of Pakistan. The sample period has been considered between 2006 and 2021 for a consecutive 26 years dataset. Panel cointegration analysis has been employed for long-run relationship and pooled OLS analysis has been used for hypothesis-testing using EViews 9.

Findings

Results showed that CAR and operational efficiency have a positively insignificant effect on ROA, credit risk and banks size have a positively significant effect on ROA while liquidity risk has a negatively insignificant effect on ROA. On the other side, CAR, credit risk and bank size have a positively significant effect on ROE, while operational efficiency has a positive but insignificant effect on ROE, whereas liquidity risk has a negatively significant effect on ROE.

Implications: Policymakers should maintain a high level of equity capital for Islamic banks,

as they can more easily handle necessary money from existing major owners. This might be regarded as a competitive advantage for Pakistan's indigenous banks over their overseas

rivals. However, adequate risk management procedures and rigorous monitoring of capital usage are essential, especially during times of financial crisis.

Keywords: Capital Adequacy Ratio (CAR), Risk Assessment, Bank Size, Profitability, Islamic Banks, Pakistan.

A Comparative Analysis of Financial Performance of Conventional Banks and Islamic Banks – A Perspective from Pakistan Banking Industry

Rehan Waheed

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Abstract

The growth, spread and acceptability of Islamic banking has surprised everyone linked to business, banking, academia and policymaking. It started debate that whether Islamic banking system based on the principles of Shariah is more sustainable in contrast to the conventional banking system. This study aims to conduct a comparative analysis, based on financial ratios, regarding financial performance of Pakistani Conventional banks (CBs) with the Shariah-compliant Islamic banks (IBs) for a period ranging from 2006-2020. The study compares of the financial performance through Financial Ratio Analysis (FRA) of five (5) IBs and five (5) CBs, which do not offer Islamic banking. The CBs were selected on the basis of total assets close to those of sampled IBs. The study applies t-test on the financial ratios to examine if the difference is statistically different between CBs and IBs. The results depict that the profitability and efficiency of IBs are lower than CBs. In contrast, IBs have better liquidity and therefore are considered as less risky and more solvent in contrast to CBs. The study analyzed the performance of banks in Pakistan; however, cross-country and/or cross-continent comparison will represent much better analysis for IBs performance. The State Bank of Pakistan should extend increased support to IBs by removing hindrances and implementing standard practices to enhance customer confidence. This study will provide reasonable assistance to customers (depositors) and borrowers (businesses and individuals) in taking better decisions. The study also provides summarized information on the comparative financial performance of last fifteen (15) years for regulators, business managers and policymakers and regulators

for development of improved and better policy framework to support Islamic banking industry of Pakistan.

Key words: Conventional banks (CBs); Islamic banks (IBs); Financial ratio analysis

(FRA); Financial performance