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## ***MULTIDISCIPLINARY RESEARCH (KICMR) 2025***

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### ***ABSTRACT BOOK DAY 1: SESSION 1A***

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**THE ROLE OF CONSUMER ANIMOSITY, ETHNOCENTRISM, AND PERCEIVED EFFICACY ON THE WILLINGNESS AND UNWILLINGNESS TO PURCHASE ISRAELI PRODUCTS IN PAKISTAN**

by

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**ABSTRACT:**

The Gaza War has inflicted a lot of human lives and has disturbed the whole Muslim World. The situation in Gaza has developed feelings of animosity towards Israel among the Muslim World at large. The population of Muslim countries have opted to boycott Israeli products in their countries. This study is an attempt to measure the level of boycotts among Pakistani consumers against Israeli products. This is an empirical study and the data was collected from two hundred and nine individuals. Out of the total sample size of two hundred nine individuals, one hundred fifty-eight were males and fifty-one were female consumers. Data was collected from University students, employed people and different age groups but fifty-three percent of the respondents were university-going students. The PLS-SEM was used to analyze the data of two hundred nine respondents. Analysis revealed significant impact of consumer animosity, consumer ethnocentrism and perceived efficacy on purchase unwillingness of Israeli products. Two mediators product judgment and boycott intentions were also used. Product judgment favourably impacts willingness to buy however boycott intentions also have a significant influence on unwillingness to buy Israeli products.

**Keywords:** *Consumer Animosity, Perceived Efficacy, Consumer Ethnocentrism, Willingness to buy, Unwillingness to buy, Product Judgment*

**DOES HUMAN CAPITAL MATTER FOR THE PERFORMANCE OF ISLAMIC  
AND CONVENTIONAL BANKS?**

by

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**ABSTRACT:**

The purpose of the paper is to study the impact of human capital on Islamic and conventional banks performance in Pakistan. The study uses the sample of 10 Islamic and conventional banks and panel data for the years 2011-2020. The hypothesis are tested through pooled OLS test and the choice between fixed effect and pool OLS estimation is based on results of Breusch and Pagan Lagrangian multiplier test and Hausman test. The study examined that human capital significantly have negative impact on bank performance. While income diversification has also significantly negative effect on bank performance. Additionally, interaction variable has significant and negative effect on bank performance, conclude that income diversification has an opposite effect on human capital and bank performance relation. For control variables asset quality liquidity, bank capitalization has significantly negative effected bank performance. The study serves as a helping hand for the policy makers and practitioners regulating the banking industry in Pakistan as it will give them an in-depth insight and understanding of the moderating effect of income diversification on human capital as well as individual impact of human capital, bank capitalization, asset quality, and liquidity and income diversification on the performance of Islamic and conventional banking system of Pakistan.

# INVESTIGATING THE INFLUENCE OF EMOTIONAL STABILITY ON EMPLOYEE ENGAGEMENT: EXAMINING THE MEDIATING ROLE OF LEADERSHIP STYLES

by

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## **ABSTRACT:**

Despite increasing interest in employee engagement, limited research has comprehensively explored the influence of emotional stability on work engagement and performance outcomes. This study aims to uncover the pathways through which emotional stability affects work engagement, focusing on the mediating roles of transactional and paradoxical leadership styles. Adopting a positivist paradigm and a deductive research strategy, this quantitative study gathered responses from 350 employees working in Karachi's banking sector. A structured, cross-sectional survey was employed, and the data were analyzed using Smart PLS 4 to test the proposed hypotheses.

A total of seven hypotheses were examined, including four direct and three indirect relationships. Among them, five were statistically supported, while two were not. Notably, emotional stability did not exhibit a significant direct effect on work engagement, nor did transactional leadership mediate this relationship. However, paradoxical leadership demonstrated a significant mediating effect between emotional stability and work engagement. The findings hold practical relevance for leadership and management within Pakistan's banking industry, offering evidence-based insights to enhance employee engagement strategies. By illuminating the nuanced relationship between emotional traits and leadership behavior, this research contributes to a deeper understanding of how leaders can foster a more committed and energized workforce.

Although the study's scope is limited to the banking sector and utilizes a cross-sectional design, future research may benefit from applying longitudinal methods and investigating additional mediating variables. The findings suggest that both transactional and paradoxical leadership styles can serve as meaningful conduits through which emotional stability influences work engagement.

**Keywords:** *Emotional Stability, Paradoxical Leadership, Transactional Leadership, Work Engagement*

## INTEGRATING OMNI-CHANNEL AND MACHINE LEARNING FOR PREDICTING CUSTOMER LOYALTY IN RETAIL

by

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### ABSTRACT:

This study investigates consumer loyalty in retail industry by utilizing advanced analytics and machine learning techniques (Arefin et al., 2024a). We analyzed a dataset of 495,478 retail customers using RFM (Recency, frequency, monetary) segmentation, Box-Cox transformation, and temporal analysis to predict customer behavior and lifetime value (LTV). Various supervised machine learning models were employed, including Random Forest, AdaBoost, Extra Trees, LGBM and XGBoost, with XGBClassifier and Extra Trees demonstrating the highest accuracy in forecasting LTV. To further understand consumer behavior, we utilized behavioral and demographic data from POS systems, which was converted into RFM Format. This allowed for the application of clustering algorithms, specifically Fuzzy C-means (FCM) and expectation maximization (EM), to classify customers with similar purchasing histories (Yoseph et al., 2019). The analysis revealed that EM outperformed FCM, particularly in terms of handling smaller datasets and delivering higher quality clusters. The study highlights the effectiveness of integrating machine learning and clustering techniques in retail analytics. By providing precise predictions of customer behavior and optimizing LTV, the research offers significant insights for improving personalization and strategic decision-making in the retail industry. These findings establish a new benchmark for understanding consumer dynamics, contributing to more effective and data-driven retail strategies (Owen, 2024). Overall, this research demonstrates a scalable and efficient methodology for analyzing and predicting consumer behavior, which is crucial for adapting to the evolving retail landscape and enhancing customer segmentation.

**Keywords:** *consumer behavior, retail analytics, RFM segmentation, clustering algorithms, machine learning models.*