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ABSTRACT BOOK DAY 1: SESSION 1B

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AI-DRIVEN PERSONALIZATION VS. PRIVACY CONCERNS: INVESTIGATING CONSUMER BEHAVIOR IN PAKISTAN'S E-COMMERCE LANDSCAPE

By

Javed Ahmed

Lecturer at Shaheed Benazir Bhutto University, Shaheed Benazirabad
javedahmed@sbbusba.edu.pk

Ume Rubab

Lecturer at the University of Sufism and Modern Sciences, Bhit Shah
Rubilakhia123@gmail.com

Dr. Altaf Hussain

Assistant Professor at Shaheed Benazir Bhutto University, Shaheed Benazirabad
altafhussain@sbbusba.edu.pk

ABSTRACT:

Pakistan's e-commerce sector is rapidly expanding, with a valuation of US\$7.7 billion in 2024 and projected to reach US\$12 billion by 2027, representing a 17% compound annual growth rate (CAGR). This growth is driven by increasing internet penetration (45.7%) and widespread smartphone usage, which accounts for 80% of e-commerce transactions. Within this evolving digital landscape, Artificial Intelligence (AI) plays a pivotal role in enhancing consumer experiences through personalized recommendations, AI chatbots, and targeted advertising. However, these advancements raise significant privacy concerns, particularly in a market where 75% of transactions rely on cash-on-delivery, reflecting a low level of trust in digital systems. This study examines how Pakistani online consumers navigate the trade-off between the benefits of AI-driven personalization and the risks of privacy intrusion. Grounded in the Technology Acceptance Model (TAM) and Privacy Calculus Theory, the research employs a quantitative design, surveying 400–500 online shoppers through structured questionnaires. Data will be analyzed using SPSS for descriptive and inferential statistics and SmartPLS for PLS-SEM to test hypothesized relationships. We will assess the direct and mediating effects of AI personalization on purchase intention, satisfaction, and loyalty, while exploring how privacy concerns moderate these effects. The findings are expected to offer practical guidance for e-commerce firms on implementing ethical AI strategies and transparent data practices, and inform policymakers in developing robust, context-sensitive data protection regulations to build trust in Pakistan's digital economy.

Keywords: *AI Personalization, Privacy Concerns, Consumer Behavior, Online Trust, Digital Economy*

DETERMINANTS OF FINANCIAL DECISION-MAKING AMONG WORKING VERSUS HOUSEHOLD WOMEN

By

Rabia Shahid

Ph.D Scholar, Hailey College of Commerce, University of Punjab, Lahore.
Email: rabia14f23@hcc.edu.pk

Dr. Ashfaq Ahmad

Professor, Hailey College of Commerce, University of Punjab, Lahore.
Email: Ashfaq.hcc@pu.edu.pk

Huma Abu Bakar

Lecturer, Jinnah University for Women, Karachi.
Email: huma.abubakar@juw.edu.pk

Muhammad Mubeen

Faculty of Business Administration, IQRA University, Karachi.
Email: mubin@iqra.edu.pk

ABSTRACT:

This study aims to investigate the factors affecting the financial decision-making of household and professional women. A multi-method approach is used to answer the research questions. First, a questionnaire was adopted to measure perceived risk, financial knowledge, personality traits, professional orientation and financial support. In the second phase, interviews from household and professional women were conducted relating to their financial decision-making approaches. After conducting the interviews, the adopted research questions and their instruments are validated. After the validation process, the questionnaires were distributed to collect data. The findings show that perceived risk reduce the chances of making financial decisions, while financial literacy, and personality traits show a strong positive influence. However, professional orientation and financial support do not have a significant effect. These results highlight the importance of financial knowledge and personality in shaping women's financial behavior, while suggesting that professional orientation and external financial aid may not directly influence decision-making.

Keywords: *Personality trait, Perceived Risk, Professional orientation, Financial decisions, Financial support*

**IMPACT OF ACCURACY, FAIRNESS, AND MOTIVATION ON EMPLOYEE
PERFORMANCE: MEDIATED BY ENGAGEMENT.**

By

Bushra Khan, Hammad Saeed Mansoori, Syed M. Ali, Bisma Zehra, Maryam Shoukat
Bachelors of Business Administration (BBA)
KASB Institute of Technology, Karachi Pakistan

ABSTRACT:

The purpose of this paper is to investigate the impact of an all-inclusive performance management system on worker performance. The purpose of this paper is to investigate the impact of an all-inclusive performance management system on worker performance. Additionally, the mediation role of job engagement was looked at. The degree of accuracy and fairness of the performance management system (PMSE) was assessed based on prior study recommendations. A sample of 285 workers was chosen from among the numerous private bank branches spread throughout Pakistan. Confirmatory factor analysis (CFA) was utilized to validate a structured questionnaire in the Pakistani environment. The findings showed that work engagement and PMSE had a major impact on employees' task and contextual performance. In the association between PMSE and employee performance (in terms of task and contextual performances), complementary mediation of employee job engagement was also supported. The research's conclusions are useful for the private banks in Pakistan that are developing their HR and PMSE strategies. According to the study, a thorough PMSE model that requires employees to view fairness as a component may be used in order to improve task/contextual performance and work engagement. The study has made a significant contribution: the mediating relationship between work engagement and task and contextual performances of employees has established the PMSE process.

KEYWORDS: *Performance management system effectiveness, work engagement, task performance, contextual performance*

ANALYZING THE INFLUENCE OF PARASOCIAL RELATIONSHIPS ON SOCIAL MEDIA MARKETING STRATEGIES AND CONSUMER ENGAGEMENT

By

Manahil, Zohra, Sadia, Muskan

KASB Institute of Technology, Karachi Pakistan

ABSTRACT:

This study investigates the shifting dynamics of parasocial relationships (PSRs) between social media influencers (SMIs) and their followers, emphasizing their impact on consumer behavior. Social media platforms have revolutionized influencer marketing, enabling brands to connect with audiences in novel ways. SMIs are regarded as digital opinion leaders who shape consumer attitudes, brand perceptions, and purchase intentions through their extensive online presence. Despite their influence, prior research on parasocial engagement has yielded mixed results regarding the effects of SMI traits such as trustworthiness, attractiveness, and expertise. To address these discrepancies, this study employs meta-analytical structural equation modeling (MASEM) to analyze the cognitive, affective, and behavioral dimensions of parasocial engagement and their correlation with consumer outcomes.

Additionally, the research explores contextual factors like social media platform types and product attributes that may moderate these relationships. Using a mixed-methods approach—combining quantitative meta-analysis and qualitative interviews—the study uncovers critical insights into the phenomenon of over-endorsement by SMIs. Over-endorsement can harm perceptions of authenticity and negatively influence purchase behavior. However, heightened product interest can mitigate these adverse effects by shifting consumer focus from the influencer's actions to the product itself.

By examining these dynamics, the study offers theoretical and practical contributions for marketers aiming to refine influencer marketing strategies. It enhances understanding of how SMI characteristics, types of engagement, and product interest interact to shape consumer decision-making in the digital landscape. It enhances understanding of how SMI characteristics, types of engagement, and product interest interact to shape consumer decision-making in the digital landscape.

Keywords: *Social Media Influencers (SMIs), Parasocial Engagement, Cognitive Processing, Affection, Behavior, Influencer Characteristics, Trustworthiness, Expertise.*