



# ***9<sup>th</sup> KASBIT INTERNATIONAL CONFERENCE***

***on***

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

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### ***ABSTRACT BOOK DAY 1: SESSION 2A***

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## UNPACKING THE DIGITAL DIVIDE IN SUSTAINABLE FASHION: A BEHAVIORAL PERSPECTIVE FROM PAKISTAN

By

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### Author Note

Farah Anwar is a postgraduate student in the Department of Leadership and Management Studies at National Defence University (NDU), Islamabad. This research is part of her MPhil dissertation on consumer behavior, digital adoption, and sustainability in emerging economies.

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### ABSTRACT:

This study explores how awareness, trust, and consumer behavior influence the digital adoption of sustainable fashion among ethically conscious consumers in Pakistan. Despite a growing global emphasis on sustainability, the digital transition of sustainable fashion remains slow in emerging markets due to inconsistent consumer knowledge, skepticism about brand claims, and limited digital engagement. Drawing from existing literature, this research identifies significant gaps in the Pakistani context, where cultural factors, affordability, and trust deficits hinder ethical consumption. Using a qualitative approach grounded in the interpretivist paradigm, the study conducted five semi-structured interviews with fashion consumers of diverse backgrounds. Participants were selected through purposive sampling, and thematic analysis was applied manually using Braun and Clarke's framework. The findings reveal six interlinked themes, including inconsistent awareness, conditional trust, behavioral tension, and selective digital engagement. Consumer behavior emerged as a critical mediator between awareness and adoption, influenced by cultural, social, and digital cues.

The study concludes that trust and convenience are as important as awareness in driving digital adoption of sustainable fashion. It recommends that future researchers employ mixed methods, consider cultural framing, and explore long-term behavioral shifts to further unpack sustainable consumer decision-making in digital spaces.

**Keywords:** *Sustainable fashion, digital adoption, consumer behavior, awareness, trust, Pakistan, ethical consumption, green marketing, digital transformation, modest fashion, emerging economies*

**IMPACT OF IDIOSYNCRATIC AND MACROECONOMIC FACTORS ON BANKS LIQUIDITY: EMPIRICAL EVIDENCE FROM PAKISTAN BANKING INDUSTRY**

by

**Kalimullah, Dr. Salman Memon, Dr. Muhammad Aqil, Arslan Iqbal***University of Karachi***ABSTRACT:**

The research investigates the bank-specific factors and macroeconomic factors that determine liquidity of banks in Pakistan. There are various economic and individual financial factors of banks that impact banks liquidity along with other factors. The impact of bank specific factors on banks liquidity and its risk is based on accounting ratios. The banks specific individual factors which determine banks liquidity include Bank Size, Return on Asset, Capital adequacy ratio, and Banks Stability. The macroeconomic factors that determine banks liquidity are GDP growth rate, Inflation and Interest rate. Financial factors which are supposed to affect banks liquidity are captured through balanced panel data of a sample of 22 large and small size banks working in Pakistan. The Quantitative Explanatory research is conducted to evaluate the impact of banks specific internal factors and macroeconomic factors on Banks Liquidity. The annual data of 17 years from 2000 to 2016 is extracted from Thomson Reuter's data stream. The research is conducted in the Context of Epistemology and researcher stance is post-positivism based on conceptual framework designed on the basis of empirical literature review. The Econometric modeling based on OLS Fixed Effect model selected on the basis of Hausman Test. The analysis of the estimates reveals that bank size, return on asset and bank capital adequacy are significant factors that determine liquidity of banks in Pakistan. However, no significant impact of bank stability is found on bank liquidity. The macroeconomic factors that include Interest rate, Inflation and GDP growth rate are also found significant in determining banks liquidity. The research is useful for banks risk management, regulators and academic research.

**Keywords:** *Banks Liquidity, Banks Liquidity Risk, Risk Management,*

## ILLUSIONS VS. REALITY IN PATIENT CARE: EXPLORING THE INCENTIVE DYNAMICS BETWEEN PHARMA, PRACTITIONERS, AND PATIENTS

By

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### ABSTRACT:

**Purpose:** The study explores why medical representatives give incentives to medical practitioners, why practitioner accept these benefits and impact on patients' health care.

**Design/methodology/approach:** The study adopted a qualitative research method and conducted interview from medical practitioners, representatives and patients in Pakistan. Data were analyzed through thematic analysis by using Tableau for visualizing results.

**Findings:** The study found that the relationship between doctors and pharmaceutical representatives have both positive and negative drivers. On the positive side, transparency, ethical guidelines, and adherence to institutional policies help maintain integrity in prescribing decisions and patient care. Physicians are encouraged to prioritize unbiased medical decisions, often limiting gifts and ensuring that clinical judgments are based solely on patient needs. However, concerns about external influences, over-prescription, and the impact of gifts from pharmaceutical companies still exist.

**Originality:** Very few articles have focused on understanding this phenomenon from three different angles simultaneously. This study uses qualitative technique by implementing multi-stage data collection method. As interview questions are modified continuously based on the responses collected from three different types of respondents. Which helps in achieving saturation point. The research also contributes to achieve good health and well-being of sustainable development goals.

**Practical implications:** it highlights the need for stricter policies on doctor-pharmaceutical relationships, ensuring transparency and unbiased prescribing practices. Enhanced training and regulatory enforcement can further support ethical decision-making and patient-centered care.

**Keywords:** *doctor-pharmaceutical relationships, ethical practices, patient outcome, Qualitative study*

**OPTIMIZING STUDENT RETENTION: THE ROLE OF AI POWERED  
LEARNING, STUDENT ENGAGEMENT, AND INSTITUTIONAL SUPPORT IN  
BUSINESS EDUCATION**

by

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**ABSTRACT:**

Student retention remains a critical challenge in higher education, a trend mirrored in particular in developing countries, due to financial constraints and limited academic support. Literature reveals that the traditional retention models offer foundational insights and are much focused on short-term gains rather than long-term educational impacts. These models, therefore, fall short in addressing today's challenges and growing disparities. This study explores how AI-powered learning, student engagement, and institutional financial support influence retention among business students. The goal is to develop sustainable strategies tailored to modern educational contexts, ultimately enhancing institutional effectiveness and promoting student retention in business schools. Specifically, this study will inquire on how AI-powered learning influences business student retention, examine whether student engagement will mediate this relationship, and inquire on how institutional support may moderate the connection between AI powered learning and students' retention. The study employs a quantitative approach, deductive reasoning, and a correlational design. Data will be gathered through survey of 384 students of business schools in Pakistan through convenience sampling and using self-administered questionnaire. SPSS and PROCESS Macro will be used for data analysis. The findings will help the business schools in devising the data driven strategies for effective student engagement and retention.

## **ENHANCING ACADEMIC SUCCESS: THE ROLE OF AI ADOPTABILITY AND SELF-REGULATED LEARNING**

**by**

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### **ABSTRACT:**

The advent of artificial intelligence (AI) in education is a revolutionary change in the manner in which learning is presented, customized, and evaluated. Academic success today is considered a multifaceted construct and increasingly involves a student's capacity to learn independently and to adjust to AI-facilitated surroundings. Growing number of studies are reflecting on role of AI adoptability in academic success but findings are less consistent. Specially less is understood on the role of self-regulated learning and tool usability in this context, this study attempts to fill these gaps in current literature by investigating how AI adoptability affects academic success and whether this link is enhanced or diminished by student self-regulated learning approaches and the ease of use of the tools themselves. A standardized self-administered Likert-scale based questionnaire will be used to survey 384 students in Higher Education Institutions (HEIs) in Pakistan. SPSS and PROCESS macros will be used for data analysis, which included mediation and moderation procedures. Understanding this relationship is crucial to help educators, policymakers, and developers design more effective AI-driven interventions that genuinely support learning and lead to improved academic outcomes in a variety of educational contexts.

**ENVIRONMENTAL VOLUNTEERING, TEAMWORK SKILLS AND LEADERSHIP  
DEVELOPMENT: A STUDY OF GEN Z STUDENTS IN PAKISTANI HEIS**

**by**

**Asiya Hazrat, Naveen Farrukh, Fizzah Mumtaz, Rida Fatima, Yusra Khan**  
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**ABSTRACT:**

The growing challenges of today's dynamic world demand that leadership development be an integral part of higher education. However, the prevalent conventional classroom methods are often inadequate in fostering this critical soft skill among students. Although studies are increasingly emphasizing leadership development, less literature exist on factors shaping leadership among Gen Z students. In particular, the role of environmental volunteering in enhancing leadership skills within this context is hardly addressed. This inquiry aims to address this gap. Grounded in the experiential learning theory this research will investigate the effect of environmental volunteering among students on their leadership development with teamwork skills as a mediator. The study entails a quantitative correlational research design. The data will be collected through convenience sampling technique using a self-administered questionnaire. A total of 384 questionnaires will be distributed to students in higher education institutions (HEIs) in Pakistan. Hypotheses will be tested using SPSS and PROCESS Macro. Results will inform HEIs in devising policies and practices that offer more meaningful opportunities for collaborative experiences and leadership development.